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Subject: Reserve Requirements

Comments:

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The large and small banking companies are killing the average american in overdraft fees. I have had several transactions amounting to 3.00 and the overdraft on them was almost \$`100. This happened because banks pay the largest transaction first resulting in more overdraft fees then necessary. I think consumers should get to choose how items are paid. Smallest item first/largest item first. Sometimes these fees are incurred for some items that are not even paid and I think that should stop all together. Please, Please do something.