

From: Jenifer Shields, Oakland, CA

Subject: Electronic Fund Transfers

Comments:

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Federal Reserve Board

Dear Federal Reserve Board:

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

While I have few complaints about my community credit union, this is something that has occurred *FREQUENTLY*

This makes it even harder for me, in tough times, to get back on track. Each overdraft is \$20, no matter the dollar amount of the transaction, and it can quickly drain my account.

Sincerely,

Jenifer Shields