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Subject: Electronic Fund Transfers

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Comments:

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Comments:

I believe that bank"s should obtain approval from account holder before overdrawing their account. I also believe that charges should be put through accounts in the order in which they were received. There have been times when it feels like banks pick and choose which transaction to clear first in order to maximize the overdraft fees. If there is no opt out provision, the fees need to at least be lowered to an amount more proportional to the charge. Getting charged \$35 for a \$5 charge that may have overdrawn my account is abominable. The other issue is that all banks do this, so account holders can"t even change banks when they feel as if they have been violated.