

From: Bob MIT Studio  
Subject: Electronic Fund Transfers

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Comments:

I am writing in reference to overdraft fees article  
- reference Docket R-1343

I have a business, and when I hit an nsf, I find they take the smaller amounts LAST. They will take the big amounts - which leaves a negative, and then run the smaller amounts and it leaves 3-4 nsf fees - which if they took the smaller first - there would only be one.

When I talk to them about it - they say it as by how the information came in - however, I have talked with other bank employees and they say, they post all at once - once a day (after midnight) - so why can't they - it is a Bank "snafu" - and they don't need bail out money - they are getting well paid from their fee after fee.

Then, if I don't clear the negative balance the next day, they charge another fee for a negative balance. How can so many "steal" from others and the gov. allows it.

You give them, but a small business owner like myself gets "nada" from the gov. - while they know 70% of the businesses out there are SMALL business owners. Would someone hear what WE had to say?

Congress is satisfied - they are getting a paycheck, govt. workers are happy - they have all the perks one can get - but the "little" guy trying to make an honest living is struggling and can't support himself or his family.

America the beautiful - but Americans don't have a dream anymore.

B. W.