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Subject: Electronic Fund Transfers

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Comments:

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Comments:

I feel that the overdraft fees should be proportional to the amount that was overdrawn. An item that cost \$1.49 and overdraws an account, should not cost \$35 to repay the bank covering that item. I would also like to comment that a bank should not charge a customer for a pre-approval that is a set amount (i.e.. some gas pumps pre-approve \$50, even if you only intend on pumping \$5) which may lower your available funds and then charge you a NSF, even though the actual amount that gets processed is for much less than the original authorization amount.