

From: Coating Engineering Support Services, Brad S. Shore
Subject: Electronic Fund Transfers

Comments:

Absolutely provide the OPT-IN service.

I HATE, abhor and even hate some more these institutions as a whole.

I wish I could open my own bank of Brad's Mattress Savings and (no)Loan.
And I don't care Which get put in first, the Larger amount or the smaller amount.

I want it to go IN THE ORDER it was MADE..

If I buy a coffee @ 8:45 and the truck payment is supposed to clear at 5pm,
then, it's my own fault.

I currently have the protection program that pulls from the Savings account for
a "small" \$7 fee.
Yeah Small, compared to \$35 !

I'd rather get my card handed back to me and said it was denied! That's \$7
that I wouldn't have, and DIDN'T HAVE IN THE FIRST PLACE !
THAT 'S THE WHOLE REASON FOR THIS, RIGHT?

Case scenario which the BANK SAID TOUGH xxxx!

Balance = \$5.00

Gas - 5.01 (because didn't hit it on the mark)-	Bal = \$(-0.01)
OVERDRAFT FEE = \$33	Bal = \$(-33.01)
Donuts for office - 6.00	Bal = \$(-39.01)
OVERDRAFT FEE \$33	Bal = \$(-72.01)
DbI Cheeseburger @ McD's \$1.08	Bal = \$(-73.09)
OVERDRAFT FEE \$33	Bal = \$(-106.09!!!!)

Because I really went OVER by 7DOLLARS and 8 cents!

Now - I have to find that HUNDRED, just to KEEP OTHER THINGS FROM BOUNCING.

Put THAT in a report.

If I could MAKE a Debit card with a picture of my mattress and have it legit.
xxx yes, I would use it..

Bradford Shore