

From: Lori M Savage
Subject: Electronic Fund Transfers

Comments:

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Name: Lori M Savage
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

Thank you for the opportunity to respond to the proposal R-1343. I mean really, thanks for caring what the everyday American Citizen thinks!! I have had my direct deposited child support eaten up by Chase Bank many times. It is usually because I've overdrawn my account by just a few dollars or cents. Most times I check my account balance before my purchase and everything seems o.k. then, all of the sudden, I'm overdrawn. The fact that banks can choose to pay the most expensive item first and then leave my account dry for small purchases, that should have & would have been covered first is CRAZY!! It just compounds the overdraft fees.(Talk about predatory lending!) I also believe, like other comments I've read, that there should be some type of notice when I run my card for a purchase, that an overdraft charge may be applied and give me the option to not continue that transaction!! Thanks Again, Lori M. Savage
Delaware, Ohio