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Subject: Electronic Fund Transfers

Comments:

Public Comments on Electronic Fund Transfers:=====

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General Comment: Banks should not be able to pay a check that overdraws the account, the pay smaller draws that would not have overdrawn the account and charge an overdraft fee for each transaction. EG. \$500 balance; \$525 check is cleared (one charge), then 4 subsequent charges for \$10-25 each are each paid and charged separately for each one. It should be one charge only, as the smaller amounts could have been paid without overdrawing the account, leaving only one overdraft charge because of the largest draft.

I've had this happen, when a charge I forgot about cleared. This should not be allowed.