

From: Robin Heim & David Duster

Subject: Electronic Fund Transfers

Comments:

I believe in the opt-in and also in choosing the order in which the banks process debit/checks. I would prefer either the order in which they are submitted or least amount to greatest amount.

I truly believe that the banks intentionally make money by putting one big transaction through and charging fees for 20 small amounts that don't. Like the \$34 cup of coffee mentioned on msnbc.com

Robin Heim