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Subject: Regulation DD

I feel like our banks are also doing some deceptive practices. I bank at Bank of America and as far as the overdraft fee's go the banks are practicing deceptive practices. If I use my debit card and pay for something with inputting my pin and lets say I have 3 transactions (each transaction at \$5.00) over the weekend and I also write 1 check lets say for \$100.00 come Monday when all 4 of these transactions hit the bank at the same time, the bank will pay from highest amount to lowest amount. So if I only had \$100.00 in my account then the bank will pay the check and I will get charged \$35.00 overdraft fee per \$5.00 debit card transaction. Instead of the bank paying from smaller amount to larger amount (to allow more transactions to go through) they will pay from higher amount to lower amount causing a lot more overdraft fees. So in the above case instead of having 1 overdraft fee at 35.00 for the \$100.00 check I now have 3 overdraft fees totaling \$105.00 for the 3 debit card transactions.

This practice by banks is disconcerting and should be looked into.

Thank You
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