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Comments:

Banks should not draw debits from my account in order of largest dollar amount to smallest. They do that as a tactic for pure profit. Because if I happen to not have enough funds and go into overdraft, then I get charged with more overdraft fees than if they drew the debits from smallest to largest. For example, if I have \$500 in my account, and I have debits of \$1000, \$80, \$20, and \$5 drawn, by their system I would receive FOUR overdraft fees because the \$1000 debit, as the first draw, would overdraft the account and leave no money for the other debits, which would subsequently generate fees. If they drew the debits in reverse, then the account would have enough funds to honor the first three debits and only the last one of \$1000 would generate a fee. So I would pay only ONE fee versus FOUR! There is absolutely no other reason for their approach than greed.