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**Comments:**

While some have argued that such common sense proposals as these are unnecessary, banks such as SunTrust and, as of late, Bank of America are showing that they cannot play by the rules of providing proper services to their customers. In a world where more and more people are shopping online, and where merchants are authorizing charges as much as a week before goods head out the door or long before orders are even scheduled to be processed, it is now necessary to regulate their practices regarding charging overdraft fees relative to the time of the authorization rather than the time of the capture of funds. This is a step in the right direction for the protection of Americans' finances.