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Comments:

I think something really should be done. I hate to see larger items paid first, as I have run into my say 8th NSF fee from USAA Federal Savings Bank in Texas due to that. Even worse, is two times, its resulted from an online bill pay I could stop, as it refuses to give the customer a reminder several days in advance, which will make the other items bounce if an emergency comes up, like when my tire popped, and I had to get new used ones. Moreover, in times of high gas prices, I think that is just plain unfair, as the bank says they are charged a fee for a returned check, which is why they charge me, but I am sure the fee they pay is not 29.00. What is worse, six NSF fees or one? Yea, I get one from the mortgage company, but one from it and the bank is better than five from the bank and five from different merchants if paper checks or only five from the bank if they are debit card transactions. Thank you for requiring banks to act on behalf of the customer instead of the bottom line for the bank, as many times banks do provide benefits, but only if they end up producing a profit for themselves.