

From: Jessica Heinlein, Fair Oaks, CA

Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

I do try very hard to ensure my account is balanced. Sometimes accidents happen and in that case I don't want to pay enormous fees. I'd rather be embarrassed at the counter than pay \$40 for a bounce fee. I've given banks too much of my money over the years. I would rather have the option to opt-out of this feature.

In addition, I've noticed that banks are sneakily paying the larger debit items first, then the smaller ones. I know the order in which they are to be presented and have always felt that somehow banks are rearranging the order in which they come into my account in order to debit the largest amount first, then smaller items being able to collect more bounce fees.

Sincerely,  
Jessica Heinlein  
Fair Oaks, CA 95628