

From: Georgianne Cadena  
Subject: Electronic Fund Transfers

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Comments:

To Whom It may Concern:

I would like to comment on the Bank regulations regarding the order of the check being cashed by the bank and the ability for a customer, like myself, to deny an ATM charge that will overdraft my account and thereby be charged a fee.

Personally, I don't see why the banks don't already take the smaller checks first and then pay the larger ones. To me it's just one more way for them to make more money off of the consumer by bouncing more checks. For a bank to say that their doing it for the customer is a load of bull. The only thing a bank is concerned about is themselves, and making as much money as they can get their hands on.

Secondly, I believe consumers should have the right to decline an electronic transaction if it is going to overdraw their account. If someone agrees to pay \$33 to do it, so be it. Otherwise we should have the right just to say no.

Sincerely,

Georgianna Cadena