

From: Brenda Anderson, Stony Brook, NY

Subject: Electronic Fund Transfers

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Comments:

I am writing to support HR-946 to protect consumers from unfair overdraft practices.

In particular, I support the following:

A. Require notice to customers when an ATM or point-of-sale debit card transaction is about to trigger an overdraft

B. Require an opportunity for account holders to choose to have an overdraft plan or not. (FDIC reports that over 75% of surveyed banks automatically force their customers into an overdraft program and some do not allow customers to opt out and that isn't right.)

C. Prohibit manipulation of the order of posting deposits and withdrawals so as to maximize overdraft fees. (Charging the largest posting first even if it was the last thing you purchased that day so that you pay multiple OD fees instead of one on the big ticket purchase.)

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