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Subject: Electronic Fund Transfers

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Comments:

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I think the proposal should require an "opt-in", in order for banks to allow ATM and debit terminal overdrafts. I have had the same trouble twice with Fifth Third Bank. The first time, they ripped off almost \$300.00 of my direct deposited child support payments because of an \$11. overdraft. The second time, they charged me 2 overdraft fees for 1 overdraft of \$11, claiming they paid larger items first to avoid problems for me by not paying a large debit. This actually don't make sense, because they paid the smaller debits anyway! Another time, they began charging some strange fee, daily for a few days. When I inquired why, nobody had an answer and they refunded the fees. (Which, according to them, disqualifies me for a refund on this last unfair overdraft fee.) Banks have gone crazy, we're bailing them out, and they're laughing at everybody while robbing them.