

From: Shannon Rodriguez
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I am in favor of an opt in option for consumers regarding how banks do overdraft protection. In addition, I think that electronic transactions should be processed in the order that they were made, not by largest to smallest. This makes the consumer who has overdrawn incur multiple fees instead of maybe one if the transactions had been processed in the order received or smallest to largest.

Thank you

Shannon Rodriguez