

From: Maria Spieth  
Subject: Electronic Fund Transfers

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Comments:

Please require the banks to also process Credits BEFORE Debits when both are available for processing. With their practice of processing Debits before Credits, they are able to charge overdraft fees and other fees to the consumer, but if they had processed the Credits, the consumer would not have these fees assessed as much if at all to their account. Its an unfair practice that is detrimental to the consumer, though brings in additional profit to the bank.

Best regards,

Maria Spieth