

From: Sandar Van Laan  
Subject: Electronic Fund Transfers

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Comments:

I didn't even know I had the option to \*not\* be enrolled in a system that automatically pays out when I don't have any money left. I would much, much rather the bank deny any attempts to use my debit card or process a check if my balance were \$0 or below. I've always thought that the fact that they would still process a \$2 debit charge then charge me \$35 was a complete and total ripoff.

Additionally, the system in place at most banks, with the way they process larger amounts first and try to get as many \$35 overdraft fee hits on the smaller-priced transactions, is equally dispicable.

So, yes to Docket No. R-1343

Sandar Van Laan