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Comments:

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Comments:

Years ago, while in college I struggled tremendously because of overdraft fees. I had just enough to make it every month, yet a hold or bank error did take away my precious dollars. I remember having to pay overdraft fees on top of bank fees quite a few times. That was not funny at all, because as a result I have had to choose to skip few meals in order to be able to pay for books. I believe that it is as unconscionable as the big Wall Street bonuses. The ones, who need those \$50 dollars the most are often the victims. When a man or woman lives month to month, an unsuspected take away (that's what it is) can push him or her deeper into despair. The second item I would like to be addressed is the order in which banks chose to post transactions. The big item always goes first, resulting in a multitude of overdraft fees. That's regardless of the order in which the transactions were made. What happened to "customer comes first"? If you overdraw your account for \$1, you get charged a \$50 fee. That's 50% interest on a loan issued for a very brief moment otherwise known as a rip off. Mafias even don't charge that much! The customer must have rights, the right to say no to any transaction. Give us at least that option. That should be a basic right granted to every single American regardless of financial status. I strongly pray that something will be done about this specific masquerade that afflicts those that are the least well off in our society. Thank you