

From: Mitch W Ross  
Subject: Electronic Fund Transfers

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Comments:

I am strongly in favor of the proposals in Docket No. R-1343. In particular, I would like to see: -Overdraft as an opt-in service, that I am allowed to change at will. -Make banks charge accounts in an as-they-happened order, not from a daily largest-to-smallest order -Clearly disclose overdraft implications of credit card vs debit card transactions.

I too have been hit by a \$2 transaction that caused a \$35 fee. Banks are quite capable of declining transactions instead of silently charging usuary-level fees.

Thank you for your time,

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