

From: Brian Augustine
Subject: Electronic Fund Transfers

Comments:

Obviously people shouldn't overdraft, but what started out as a service for customers has, in some cases, turned into kicking a guy in the nuts while he's down and taking his wallet. There have been too many times when a large purchase overdrew my account, and the bank charged me 3 or 4 overdraft fees for purchases less than \$5. If banks processed the smaller items first, it would be 1 overdraft fee instead of 3 or 4.