From: Beaman Automotive Group, Timothy Miller

Subject: Electronic Fund Transfers

Comments:

To: regs.comments@frb.gov

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First Name: Timothy Last Name: Miller

E-Mail:

Profession: Sales

Organization: Beaman Automotive Group

StreetAddress1: StreetAddress2:

City: State: Country: Postal Code: Referring URL:

E-mail Content:

I am concerned about the manor in which the charges of overdraft fees and debit card over draft fees are collected., They put in order the largest check first, instead of paying all the small checks or debits costing the consumer many times the fees they should be receiving, I believe this is a criminal interpation of the meaning of overdraft fees, I am for a fair and deserving cost of overdraft fees, not a glut to the bottom line profit.