From: Dan

Subject: Electronic Fund Transfers

Comments:

Stop the banking insanity. Process drafts from smallest to largest to stop this outright manipulation for thievery from the banks. Let us, the consumers, choose if we want the overdraft protection and not have it forced upon us and then charged for the service by the banks to ensure they snatch more of our money. If we are that close to being out of money in our accounts how is 5 small transactions bouncing at 27 -30 dollars apiece a service to us that is helping do anything but get us further in debt?