

From: Sara Edmonds  
Subject: Electronic Fund Transfers

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Comments:

I have 3 comments on the proposed regulation:

1. I believe a customer should have the power to opt-into any overdraft fees. There are times where you are not online or at an ATM that if you had known that you did not have enough money to cover the charge you would not use your debit card- and many cases where the charge was less than the fee. The power to opt-in allows some control over what is charged to a customer's account and what isn't.
2. Having a real time accounting of what is in a person's account would also help. Often, I have not been sure of what was in my account over the weekend until Mon-Tue the following week. This practice I believes helps the banks collect extra fees.
3. The fees banks charge are too high and stacked in a way that I believe allows them to charge to most. I have been told once that fees are collected at the time the purchase was made based on what was in my account, but at another time when there was enough in my account the transactions were stacked at the end of the day with the largest first to create the most amount of fees even if that charge was not the first one I made. Allowing the banks to control these fees without a customer's choice to opt-in gives them too much power over the situation.

Thank you

Sara Edmonds