

From: Cyrille Early, SC
Subject: Electronic Fund Transfers

Comments:

Docket No. R-1343 bank overdraft fees.

"Everything is automatically withdrawn now"

In this day and age with the ability to set everything to automatically withdraw it can be easy to accidentally overdraft your account. (Cell phone bill - Water bill- Electric bill - Rent - Car Insurance - Ebay fees - Cable bill - ect.) Ten, Twenty or thirty years ago things were different, it is time to make changes to keep up with the times. When you swipe a card they should know whether or not there is enough money in the account and deny it if the funds are not there.

This practice of processing the largest transactions at midnight and then the smaller ones is VERY BAD. Either process them as they come in or the small ones first. The last thing I want is a \$27 overdraft fee on a \$2 hamburger from McDonalds.

Cyrille Early
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