

From: ECIM - Electronic Commerce Incident Management, Teresa Rodgers
Subject: Electronic Fund Transfers

Comments:

RE: Docket No. R-1343

US Bank is a major culprit of bogus fees. I would love the option of approving an overdraft instead of it taking place automatically. It is ridiculous when you mistakenly think you have \$10.00 in your account and simply forgot a small transaction days earlier..so when you buy a \$5.00 lunch and are short 32 cents (yes I said 32 cents) the bank approves it and then charges you \$ 35.00 fee. The \$5.00 transaction should have been declined....I would have waited until dinner to eat!

Kind Regards,

Teresa L. Rodgers
ECIM - Electronic Commerce Incident Management