From: Kathleen C Kuhnlein

Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
Name: Kathleen C Kuhnlein

Affiliation:

Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

## Comments:

Prohibit the banks from posting items largest first, which enables them to double the overdraft charges on items, this is against standard accounting practices, since when did they change the basic principles of accounting. If you use any accounting program and download from the bank, it will post as items come in, not highest first. We really need to straighten this out....