

From: Kathleen McDonough  
Subject: Electronic Fund Transfers

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Comments:

1. Require notice to customers when an atm or pos debit card transaction is about to trigger overdraft,
2. Require an opportunity for account holder to choose to have an overdraft plan or not,
3. Prohibit manipulation of the order of posting deposits and withdrawals so as to max overdraft fees, and
4. Limiting the fees that can be charged to historic levels with increases tied to cost-of-living index,
5. Bill pay Complaint: Middlesex Bank: if I choose to pay the electric bill \$16 and my UPS bill \$1800.00, the bank puts thru the cheaper bill today and holds the larger amount for a few days longer, I have no choice over the dates-what gives?!
6. Incoming Wire fees: I get wires from customers and it's short \$25, I ask customer, they say it's my bank. I ask my bank and they claim it's customer bank fees! Why isn't this more transparent. Fee not listed on copy of my incoming wire statement.

Thank you

Kathleen McDonough