

From: Rosemary Lounsbury
Subject: Electronic Fund Transfers

Comments:

I prefer the "First Option" prohibiting automatically enrolling in ODP service with an "opt out" period.

Additionally, banks should be required to disclose more fully the ORDER in which items are paid. Banks pay from largest to smallest and they say it is because most people prefer that their mortgage gets paid first. however we all know it is because if they pay the mortgage payment and there's nothing left, they can then charge a fee for each of the 5 or 6 items which are all likely to be under \$10.00. Perhaps even offering customer the option of do you want your items paid largest to smallest, or smallest to largest (and charge an annual fee for that if you like.)

Rosemary Lounsbury