

From: Shana Shell, GA
Subject: Electronic Fund Transfers

Comments:

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Comments:

I think that we need to have an "opt out" option. With Bank of America, Any transactions whether it is a cash withdrawal, debit card transaction or check, does not automatically hit the account it stays in a pending status from Thursday to Tuesday and then the bank executes in which order to place it against the account which causes so much confusion and can easily cause fees to consumers. If I withdraw money I want the withdrawal to hit the account immediately, NOT 4 days later. We are so disappointed in the banks way of managing this process of posting. We are feeling very much OUT OF CONTROL when managing accounts with them. Please allow the OPT OUT of banks paying for transactions. No money, no processing and not after the fact.