From: Sonia DeMilo

Subject: Electronic Fund Transfers

Comments:

Please regulate this. One bad month, because of the order of charges hitting my bank account, I had several HUNDRED dollars worth of overdraft fees. This was during a financially bad time for me, and I was really hoping that the timing of my bills and purchases hitting would work correctly, but the timing was off. A check I cashed did not get into my bank in time, and after the fees, it was basically worthless.

Right now I am in a better place financially, but I know that specifically now that there are many people that are going through what I was going through, and banks are often adding insult to already calamitous, financial injury.

Sonia DeMilo