

From: Andrew Stephenson  
Subject: Electronic Fund Transfers

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Comments:

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Name: Andrew Stephenson  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

Citizens Bank has re-ordered transactions, clearing larger transactions before smaller transactions, regardless of transaction date, in order to get the most overdraft fees posted to my account as possible. At one point, I had \$30 in my account. I made 2 small ~\$5 purchases, then a \$40 purchase two days later. This would normally result in one overdraft charge of \$35, but the \$40 purchase cleared days before the small \$5 purchases, resulting in 3 overdraft charges of \$35 each instead of one.