

From: Ilena Newberry  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern,

I am dismayed by the idea that financial institutions should be able to manage consumer accounts without their consent. It is good business practice to provide the consumer with ALL information and options available to that all parties are protected. It is also deplorable that banks have been allowed to process transactions in a way that could arguable be described as predatory at best. Transactions should NOT post to an account in a way that takes unfair advantage (i.e. highest to lowest in order to garner more fees). Please consider this when making futher decisions regarding regulation.

Thank you for your time.

Ilena Newberry