From: Susan Prosperi, MO

Subject: Electronic Fund Transfers

Comments:

Please protect consumers from the greedy banks and their exploitation of their customers. I would like to know if a transaction I am making will cause me to go into an overdraft account and receive a charge for that service.

I also think it is ridiculous that banks are allowed to determine the order of when transactions clear. I had no idea!!! That is absurd!

Please put an end the the American consumer being victimized by greedy banks. Please allow the "opt-in" measure to be manditory, and let the consumer decide how they would prefer for their transactions to clear. (Either in transaction order, or from highest to lowest.)

For banks to impose programs for which the consumer is an unknowing "participant" is thievery.

Susan Prosperi