

From: Jacqueline Rockefeller  
Subject: Electronic Fund Transfers

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Comments:

To Federal Reserve  
Re: Docket No. R-1343

Jacqueline Rockefeller

Please include in the proposed actions regarding banking behaviours:

Please allow debit card holders to know, before completing a transaction, if their account will be overdrawn from that transaction. If you charge a \$1.00 soda and you have .75 cents in your account you will be charged a \$37.00 dollar overdraft fee at my current bank (Compass). I have no idea what the exact usury would be on that transaction but it is an unbelievable result -- harming mostly people who are lower income. It should never have ever been allowed to happen.

Please allow an overdraft plan to be an option -- not mandatory.

Eliminating multiple overdraft fees on one days transactions and ordering the transactions as they arrive, not largest to postings so banks can break the banks of even more lower income people.

Thanks for your attention to a matter that really should have been dealt with long ago!!!

Jacqueline Rockefeller