

From: Lee-Ana Hardy
Subject: Electronic Fund Transfers

Comments:

Overdraft "protection" programs need to be OPT-IN not opt-out. Why don't they just deny a debit charge if there's not enough money in the account? Because then they don't make as much money off fees. This should be a crime. Also consider forcing banks to process debits as they come in, not largest to smallest so there is an increased likelihood of an overdraft. Thank you.