From: Liz M. Daly

Subject: Electronic Fund Transfers

Comments:

Opt in rule please!!! Customers should be asked if they want to overdraft. Also, one time I over drafted and the bank charged \$175, since I had one large check (not mortgage) and 4 smaller checks that cleared first. They posted the large one first, so it wiped me out and they made another \$140 in fees! These banks are completely out of hand when it comes to MY money.

E. Daly