

From: Bill Eaton
Subject: Electronic Fund Transfers

Comments:

My plea is a simple one.

There have been times, I have made a mistake, and charged items on my debit card not knowing the account would be overdrawn., such is life, things happen, I'm human and we forget sometimes.

O.K.

The bank then swoops in and starts making a score card of how much money they are going to make from me.

There have been times, when I bought, say lunch, for about 3.00, and only had 2.50 in my account, for the dollar difference, I was charged 35.00 fee.

Or, like we all know, banks process from largest to smallest, not because it's better for us, but because it's better for them, better chance of raking in more and more fees per item, more overdrafts are likely. NOT FAIR!

So, I ask, PLEASE LIMIT THE BANKS TO 1 OVERDRAFT FEE PER BUSINESS DAY, REGARDLESS OF HOW MANY 2.00 ITEMS DON'T CLEAR FORCE THEM TO PROCESS BY TIME, NOT BY AMOUNT

THANK YOU