From: Darryl Presti

Subject: Electronic Fund Transfers

Comments:

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Docket # R-1343 As consumers we must be able to limit what the banks can charge us. I was recently charged \$420 by my bank(Suntrust) for 12 unavailable funds charges. As it is explained by Suntrust that means that IF everything had been paid as received it would have left a negative balance. In this case I had made 2 debit card charges(which weren"t paid until 2 days after I had deposited an additional \$4300) which would have overdrawn my account. In between the time the 2 debit card charges came in and the time the \$4300 deposit was available I had 12 items come through the account which were paid with my money. My bank(Suntrust) saw fit to charge me \$35 for each one of them. I think this is wrong and borderline criminal. These bankers are the same ones that just had to be rescued by the federal government. Allowing them to steal from me just doesn"t seem fair. I am a small business owner and \$420 is a lot of money to me, especially right now. Please stop this!