

From: A.K. Dahl, AR
Subject: Electronic Fund Transfers

Comments:

Thank God, someone is looking into the underhanded practice of overdraft protection and the manipulation of processing transactions. I got hit for \$500.00 in overdraft fees, because of a \$98.00 check, which was an emergency plumbing problem. My assumption was that transactions were processed in the order they were presented, but apparently my bank chooses to process largest to smallest. Had they processed my pending electronic debts, before the check, I would have only incurred one overdraft fee or \$37.50, which I would have easily been able to cover; covering \$500.00 required me to take a loan out on my 401K.

Please do something to keep banks from raping and pillaging their customers!

AK Dahl
AR