

From: Tim Meneely
Subject: Electronic Fund Transfers

Comments:

I'm writing to comment on the bank regulations regarding overdraft fees.

The covering of one's overdraft fees should be at the discretion of the bank customer, not its representatives. Certain valuations are in place to maximize the number of fees a bank may levy, as in the case of the order in which banks process checks; this is hardly in the best interest of the customer, yet the customer is powerless to prevent it (As it has become an industry standard).

Sincerely,

Timothy Meneely