

From: Susan Blankenship  
Subject: Electronic Fund Transfers

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Comments:

I am in favor of the opt in. They should not be allowed to enroll people in a program that will result in fee's without that person's consent.

Furthermore, Banks should not be allowed to reorder transactions. It should be in a chronological order. They will reorder transactions not by date but by amount resulting in multiple overdraft fees. This is not a consumer protection. It is a fee generation. Yes it is the consumer's responsible not to overdraft their account but it is not right for the bank to reorder with the argument being this is place to prevent the consumer's mortgage not bouncing. They apply this not only to transactions posting but also pending and presented. It makes no sense.

A lot of times it is not the mortgage or the utilities, it something else beyond the person's control. I am not a professional who is trained in this theory. I am a regular everyday citizen tired of being taken advantage of. I am one of the few with a job left and would like more protection against practices that take even more of the little money I have left.

Susan Blankenship