

From: Joel & Sarah Carter
Subject: Electronic Fund Transfers

Comments:

I am a man, a husband, and a father that strongly believes...

(a) we should have the option to cancel a transaction if it will trigger an overdraft.

(b) the banks should be prohibited from manipulating the sequence in which checks and other debits are posted if it causes more overdrafts and maximizes fees (ex: largest to smallest processing)

We the people keep the banks in business. In that case then, customer choice IS customer service.

Thank you for listening.
Sincerely,

Joel & Sarah Carter