

From: Ben Slover  
Subject: Electronic Fund Transfers

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Comments:

I read an article detailing how banks charge overdraft fees automatically and access fees from highest to lowest. I hope something is done to stop this. I am not one to blame them for my mistakes. If i overdraft I am glad the bank covers it and willingly pay my overdraft fee. What i don't like is when they hold charges from friday morning till monday or tuesday and apply them from highest to lowest and overdraft me multiple times. I will never argue an overdraft fee I earn. But I will argue till I'm out of breath an overdraft fee because of "creative" application of my charges. A charge from friday should never be applied after a higher charged from the following monday. One thought would be a maximum overdraft for a period of time but that's not even fair. I would say legislation to cause charges to come out in the order they were given would be best.

Another similar but different concern is the fact that even when i call the local number for my bank of america bank, i get automatically transfered to the automated system. I have used the online system and they suggest overdraft protection which they deny me. When i point that out they suggest i get overdraft protection. Insert loop and repeat.

My 2 cents which is about all i have left in my account.