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Subject: Electronic Fund Transfers

Comments:

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Comments:

Our current bank has excessively charged our children's checking accounts on overdrafts by allotting larger sum holds that exceed their checks and processing larger debit amounts out of order prior to delayed acceptance of deposits. They are basically, gaming the system. We are currently moving our certificates of deposits as they mature to a credit union (qty 3 in excess of 40K) but feel that a better response, would be to make banks follow a real world time line, where they would use actual transaction time and amount to debit and be forced to credit any deposit within 24hours if drawn on a local or regional bank. Thank you, JoAnn M Thomas