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Subject: Electronic Fund Transfers

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Comments:

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Comments:

I do not have a problem with the banks charging me an overdraft charge when they honor my check and do not return them NSF. What I do object to is the way they calculate the fees, i.e. the ordering of the checks honored. I accidentally overdrew my account by \$60. I had two checks clearing, one for approx \$2500 and one for \$50. They charged me an overdraft fee for the \$50 check and then, because the account was still o/d by \$10, they charged me an o/d fee for the \$2500. They should order them by biggest check first and then smaller checks. If they had done that, then I would have been charged only one fee. They do it this way in order to maximize the fees they can charge and at \$27 a check, it isn't right.