
From: Bearymeary@aol.com [mailto:Bearymeary@aol.com]

Sent: Sunday, August 15, 2010 7:36 PM

To: Overdraft Comments

Subject: (no subject)

Hello,

I have an account at [*Name of Financial Institution*]. I have begged [*Name of Financial Institution*] to change the order in which they process checks. Currently, they process checks from greatest amount to least amount. This results in [*Name of Financial Institution*] receiving a lot of money in overdraft fees. For example, if I wrote 6 checks and [*Name of Financial Institution*] processed them from least to greatest, I might have ONE overdraft fee. But processed from greatest to least, it results in FOUR overdraft fees. [*Name of Financial Institution*] has made millions of dollars off of this practice.

Also, if an account does not have enough money to pay for a check, [*Name of Financial Institution*] charged a NSF fee as well as declining to pay for the check. The business who gets the returned check, then charges a fee, too. If [*Name of Financial Institution*] is declining a check, why charge a fee for declining it? That doesn't make sense.

Please help us consumers!

Mary Rosenberg