From: Bark Market - Piotr Orloff [mailto:piotr@thebarkmarket.com]

Sent: Sunday, August 22, 2010 5:22 PM

To: Overdraft Comments **Subject:** Reconciliation

The biggest complaint I would make is that banks are able to reorder transactions to maximize overdraft fees. I would like to see a system that guarantees the consumer, whether they be a business or a private citizen, the right to have their transactions processed in the order in which they are received by the banks.

Yours,

Piotr Orloff, President The Bark Market, Inc.

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