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From: Michelle Leaven [mailto:cltmel@sbcglobal.net]  
Sent: Tuesday, August 17, 2010 12:33 PM  
To: Overdraft Comments  
Subject: *[Name of Financial Institution]* has same practice as *[Name of Financial Institution]*

I have recently switched banks from *[Name of Financial Institution]* because they have the same practice as *[Name of Financial Institution]*--letting transactions post in the order of their amount instead of when they are made. Most recently this practice caused almost \$350 in overdraft fees on my account. The most frustrating part, is when looking at my account information on the *[Name of Financial Institution]* homepage it showed money in my account to cover most of the charges, but the way they posted the charges caused me to overdraw.

If *[Name of Financial Institution]* has been ordered to refund money to customers for this practice, I strongly believe *[Name of Financial Institution]* should be required to do the same. We have had almost \$2000 taken from us because of this very practice since the first of the year. This last situation which was nothing more than the bank stealing money from our account (again, the account history I was able to pull up on the website showed money available, but the order they posted the transactions per their policy caused us to overdraw--I still don't understand the situation and never received a satisfactory explanation) was the final straw and we have opened a new account at a different bank.

I would be happy to share our experience with you because I strongly believe that *[Name of Financial Institution]* has stolen money from many of their customers and I believe they should be held accountable just like *[Name of Financial Institution]*.

My name is Michelle Tompkins and I can be reached at cltmel@sbcglobal.net. Thank you.