

From: buhts <buhts@bellsouth.net> on 06/08/2004 08:46:13 PM

Subject: Overdraft Protection Program Docket No. OP-1198

My experience with Overdraft Protection is that my bank, PNC, uses overdraft protection to garner outrageous fees from unsuspecting customers. Because I have a premium account, I get charged no fee's but my three college age children all have checking / ATM accounts with overdraft protection and they unfortunately pay fees that really do harm to their respective budgets and of course mine. I do not think it is fair to charge fees far in excess of credit card interest for repeated nominal overdrafts of \$10, \$20, or \$25 without first informing the customer that a fee will be charged for the ensuing transaction. Truth in lending should apply. Prior to using an ATM card there should be a means of ascertaining the balance in the account via the ATM.

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