

**From:** Electronic Express <eeservice@sbcglobal.net> on 08/12/2008 12:55:04 PM

**Subject:** Regulation DD

To whom it may concern,

Hello,

I located this address through an article posted on MSN online. I myself have been a victim to overdraft fees amounting to hundreds of dollars. Many of these I accept responsibility for due to poor record keeping. However, on several occasions I was misled, in some cases deliberately, into believing that I had the funds necessary to my transactions available, or that in certain cases I would be able to deposit the overlimit amount without incurring a fee.

In one case specifically, I had just finished paying one overdraft fee due to being approximately \$2.50 over limit, and after depositing another \$40 into the account for a credit card payment, I confirmed with the teller twice that there would be no further fees on my account and that I could safely assume that this money was available and would continue to be so. I simply would have put more in had I been made aware of what came next.

I checked my balance three times in all throughout the day, the last time being at around 11 pm that night. Feeling safe in that my money was available, with the deposit slip even dated for the next day, I processed my credit card payment. The next morning I check my account to find an overdraft fee of \$36, for having gone \$2.00 over. Why? Due to a "Non-TCF ATM fee" from nearly a month before that date. When I called customer service to inquire about this and was met with nothing but hostility from the representative, I asked to speak with a supervisor. I was then told that the supervisors didn't want to speak with me, that they weren't going to help me, and that I just "needed to deal with it".

I firmly believe that this is borderline theft, if not criminal in some nature already. I do not earn enough money to be manipulated out of so much of it by those that are supposed to be protecting my finances.

Please take this to heart and push for a more serious regulation of this unjustified "courtesy" system.

Thank you for your time and understanding,

Aaron Boland