

From: Alex C.Berni, Seattle, WA

Subject: Electronic Fund Transfers

Comments:

To whom it may concern:

I am a fervent proponent of the customer's choice to opt-out of overdraft fees. I paid over one-hundred dollars last year in overdraft fees. Half of that was on one occasion when I had over drafted by 17 cents, while purchasing a soda. Then the next day I purchased a granola bar for 75 cents, still unaware that there was an outstanding balance as my soda purchase would officially overdraft me that night. The next day I made no purchases with my debit card, but the transactions were processed, one for the soda, one for the granola bar. When depositing my paycheck the following day, the teller instructed me that I had over drafted, not once, but twice and that I was to be charged \$60, \$25 for the first and \$35 for the second charge. THIS WAS OVER A BALANCE OF LESS THAN ONE DOLLAR. When asked if I could link my savings to my checking to automatically withdraw, they instructed me that this was impossible, BUT they could get me a credit card to link to my checking "and building my credit by having another credit card was good." I would gladly be a little hungry for the seconds it takes me to electronically transfer enough money to cover my granola bar, which apparently is too sophisticated for the Bank to automate.

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