

From: Shirlene Motsinger
Subject: Electronic Fund Transfers

Comments:

I think the fee is fair as people would abuse the banks if it were taken away but feel that there should be some kind of a clause in certain circumstances. I don't know how this could be done as everyone will probably have a "story".

For instance, two years ago my partner had open heart surgery and during this time his account ran out of money and got overdrafted. Each day they added a \$28 finance charge to his account. I went there and not being on his account, there was nothing I could do. As a matter of fact, they even froze the card when they found out we were using his card to gas up the moving truck for his moving company.

I finally made a deposit of my money to stop this fee. At this point I was told that with his permission I could be added to his account to do transactions without actually owning the account.

We later went to the branch of this bank that we usually do business with to do the needed paperwork and I believe they did remove some of the charges to his account.

He was in the hospital for two weeks and in rehab for five weeks. Has I not made a deposit his finance charges could have been quite large.