

From: Matthew Meyers
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

Bank of America always charges overdraft fees on items that should have cleared a day or even more, but for some reason BOA keeps them pending until your mortgage check clears. This results in easy money for the bank. It is hard to understand how 9 out of 10 times my morning coffee has cleared by the time I have get to work in the morning when there is money in the account, but when things are tight it may be "pending" for a day or two.

Please regulate these overdraft fees and the bank in general.

Sincerely,

Matt Meyers