

From: Nell Mathes
Subject: Electronic Fund Transfers

Comments:

re bank overdraft fees.

...Years ago, my bank had overdraft protection IF the person wanted it. If the customer chose it, then an overdraft meant that \$100 would be placed in the customer's checking account immediately; there would be a % charge on the \$100 for as long as you did not repay the "loan."

BUT, you could repay as soon as you noticed the "loan" so the cost could be only a few cents for the "loan." That was true customer service, and this could go on up to \$500, then ended.

That is CUSTOMER SERVICE.

Nell Mathes