

From: Tina M Nguyen, NY
Subject: Electronic Fund Transfers

Comments:

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I was charged multiple \$35 overdraft fees for DEBIT purchases of as low as \$8.92 a transaction. I have never overcharged my checks, but I thought - most mistakenly as it turned out - that with a debit card as with a credit card, Bank of America would simply not allow a transaction to go through if there was insufficient sums to pay for the purchase. When I inquired of the branch manager as to the bank's justification for processing a series of debit transactions from an account with insufficient funds so as to be able to charge multiple overdraft fees, she replied (BRACE YOURSELF) that since I had no history of overdrawing and because I was a premier banking customer, Bank of America processed these debit purchases in order to protect me from being embarrassed at Walgreens and Wholefoods where I made these debit purchases. I told her that I only seek protection for my money - not embarrassment protection - from my bank. She whined that I was yelling at her. I promptly apologized, explaining that it was the natural volume level of my voice, she apologized, reimbursed me the entire fee amount and spent a lot of time with me on their online site where she proceeded to help me enroll in various bank/account activity alerts. It is inexcusable and unacceptable to me that any bank would deliberate to push through multiple DEBIT purchases in order to be able to charge more than one overdraft fee.