

From: Jennifer Kurrus
Subject: Electronic Fund Transfers

Comments:

I would like to submit my comments regarding the bank overdraft fees. I have recently had an issue with this with Bank of America. I am 33 years old and I have been a Bank of America customer since I was 15 and opened my first checking account. I have moved my banking to a new bank and I am getting ready to close my accounts with Bank of America due to being charged several overdraft.

I usually maintain a checking account balance around \$2000.00. I recently had a large deposit from another linked account that did not go through on the date I thought it would. I continued to use my debit card to pay for purchases for a day and a half before I realized the funds were not there. I called the bank to discuss it and see if there was anyway to waive the fees but they would not discuss it with me, by this time the funds were in the account.

They charged me \$175 total in fees, one fee for every transaction I made that day. I wrote them two emails as well as placed two phone calls to see if they would split the fees with me and they refused. Since I feel their customer service on this was so poor I am fed up and have switched banks.

I don't understand how these banks who are pleading before congress for bailout money from taxpayers will not help these same taxpayers who are their customers when they need help.

Sincerely,

Jennifer Kurrus