

From: Spring Lamb
Subject: Electronic Fund Transfers

Comments:

Hello,

I was recently a victim of outrageous overdraft charges on my account. I had not overdrawn my account in over two years when I was hit with this. It began on a weekend when my account received an old-delayed insurance debit that I had no idea was coming in - or I would have taken money from another account (separate institution) and covered it beforehand. No big deal. BUT, as I continued my Sunday and Monday debits, small ones - \$5.00 to \$20.00's, I was continually hit up to 10 times before I realized there was no money in the bank - and I was out over \$250.00! Each transaction was charged \$34.00. I immediately took out money from my other bank and covered all of this. It ran me short on daycare expenses which stung hard! I spoke to the bank personnel and they would not even consider refunding me anything because I should have known what was in my bank regardless of my good habits and history of no non-sufficient funds. I did not know they would let this run on without consideration of the repercussions to my household! I want the decline back!

Please, Please stop this practice! Please pass bill H.R. 1465 for the little people out there that need their \$250.00.

thank you.

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