

From: Jennifer L. Johnston, SC
Subject: Electronic Fund Transfers

Comments:

Date: Mar 26, 2009

Proposal: Regulation E - Electronic Fund Transfers
Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
Name: jennifer l johnston
Affiliation:
Category of Affiliation:
Address:
City:
State: SC
Country: UNITED STATES
Zip: 29483
PostalCode: 29483

Comments:

I for one use my debit card all the time for purchases, as does my husband. Most of the time I check my debits online through my banks online system. I always know how much is in my account, so I thought. I am not inrolled in the overdraft protection program, so when I have miscalculated, and I am going to be short on funds, the bank should not let the transaction go through. My bank charges \$35.00 per transaction when there are insufficient funds. I have called to complain, telling them that if I had insufficient funds in my account for a transaction they should not have let it go through. Also the amount of time it takes for a deposit of cash to be credited to my account is ridiculous. I have requested to get the banks policy in writing, as well as the conversation that i had with the teller, so I can review it. A week has past and have yet to recieve it.