

From: Judith Robinette
Subject: Electronic Fund Transfers

Comments:

Hello Sir:

I have found hardship; the time my bank billed me for 3 \$33.00 overdraft charges, when my paycheck (automatic deposit) wasn't posted by a date I was sure it would be. \$99.00 dollars that I didn't have to spend was the result. A simple phone call or incurring a \$25.00 insufficient check returned would have been (although embarrassing) sufficient. My bank didn't do me any favors, and made a lot of money off me in the process. Oh! And they didn't do it by letting me know in a timely manner. Instead; they did it by mailing me a receipt for them having charged me an overdraft fee of \$33.00. One receipt for each Overdraft, day after day after day. By that time; it was too late, and the damage was done (\$99.00 that I didn't have to spend).

If you see someone about to step in a hole; isn't it better to let them know before they do it, instead of looking down a hole and telling them to look out for that hole?

Thank You.

Sincerely;

Anthony Robinette