

From: Michael Curcio  
Subject: Electronic Fund Transfers

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Comments:

Bank of America is at it again. Even after a \$35 million dollar lawsuit, they continue to mislead people into incurring overdraft fees. When I check my balance on line, or on the phone, I see that I have money in the bank. Bank of America deliberately hides the holds, and authorizations from pending transactions, in order to make it look like I have more funds in my account than I actually do. Unlike most credit cards, they do not present my transactions against the balance with the holds and authorizations, they pretend they do not exist, and allow transactions that their own system shows will cause an overdraft.

They have done this again, and again, and I have paid out over \$1000.00 in overdraft fees, in the last couple of months.