

From: Oliver Surpless  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern,

My name is Oliver Surpless of Acushnet, MA. I recently was charged 105.00 in overdraft fees by Bank of America, a total of 5 charges.

One, maybe two, would have been understandable by BOA's argued principle of "protecting me from embarrassment". But that argument is void once the account was in the negative, thus revealing this reason as nothing more than an excuse to charge further fees, which they did (and which amounted to a week's salary for me...)

I concur with Consumer Advocates that Overdraft Protection should be on a requested basis, not automatic. Please do everything possible to remedy this malpractice on the part of Bank of America.

Concern for consumers is one thing, but when it so clearly leads to exploitation, that is another matter.

Sincerely,

Oliver Surpless