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Subject: Electronic Fund Transfers

Comments:

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r-1343 Plesae do something to regulate the way banks post transactions to allow them to maximize their fees. Last year Wachovia charged me \$10 for my overdraft protection when I was not actually overdrawn. When I questioned them, they said they "looked ahead" and saw that an impending transaction (which I processed as credit to make it take longer, so that my automatic paycheck deposit could go in first) was going to cause me to overdraw. However, they didn't "look ahead" at the coming deposit which would more than cover the overdraft of less than \$10. When I examined the actual dates of deposits and overdrafts, I was never actually overdrawn. It should be illegal for them to pull from my overdraft protection and charge me the \$10 when I haven't actually overdrawn. I am not an irresponsible child, but a well-educated adult who is perfectly capable of monitoring her own balance. I do not need for them to *assume* I am about to screw up and bail me out!!! Why are they allowed to make manipulations like that? They removed my fee, of course, because I complained, but that is ridiculous.