

If you bank with Texas State Bank I suggest you read this letter written to the Booster. I wanted to share this information with you because I was born and raised in Woodville and am probably kin to about half the county back then. I was there several weeks ago to bury my younger brother. In trying to settle his affairs I determined that he banked with Texas State Bank. Herein is the problem.

I do agree that it was his responsibility to keep up with the bank's handling of his money which consisted of Social Security deposits to checking and a savings account. Though he had several thousand dollars in a savings account, I found his checking account negative in excess of \$500.

The bank was covering all checks he wrote but would charge him \$34 for each check covered. When his SS deposit was made each month the account seemed to go positive and then soon revert to negative. He had paid the bank over \$600 to date in 2008 for 'overdraft' coverage.

Since he was sick, sick enough to die, he was not attending to the bank and looking at the bank statements as he should have. The bank told me they do have a plan costing \$3 per check to cover overdrafts from his savings account but he did not have it.

The following is reproduced from a 4/15/08 statement to him:

THE FOLLOWING CHECKS HAVE BEEN PAID:

.....PAYEE.....	CHECK #	AMOUNT
		25.00
		38.70
		26.64
		35.00

PLEASE DEDUCT A HANDING FEE OF: 136.00
YOUR ACCOUNT BALANCE AFTER THIS ACTIVITY IS:

Please note the \$136.00 is four (4) \$34 charges for the 4 checks that total \$125.34.

Granted, he had some responsibility here; however, I feel that the bank had some also. Of course, for them to intervene would cut into on their profits.

Most of his savings account money is being used as collateral for a loan in which he cosigned. The bank refused to tell us who the person is on the loan, citing privacy issues, which might be legitimate. The document needed to get this information is part of probate and will not be available for some time. Meanwhile, I hope the person with the loan keeps making the monthly payments or the bank will take most of his savings.

If you bank with Texas State Bank, which I understand is owned by a company in Spain, I would suggest you look at their policies, both this type of overdraft processing and possibility other types of processing by them along these lines.

Earl Evans