

From: Kirk Sayles  
Subject: Electronic Fund Transfers

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Comments:

To whom it may concern,

I would like to make my comments on these overdraft systems. Honestly, I would rather be embarrassed that a charge didn't go through than lose the 175 dollars my family had to do without because of what I believe to be unfair practices. A charge on our account was on hold. We based our future purchases on that due to what it was showing as an available balance. Before we knew it, the charge was not on hold, didn't even show, and so many other purchases were shifted around. This shifting around caused one overdraft fee to turn into five. When my wife called up Bank of America explaining what had happened, we did have some understanding from the associates. However, when the associate said to call the next day and speak to a supervisor, it turned sour. Both supervisors for Bank of America were extremely rude. When my wife had asked about the shifting of purchases, the supervisor told her "we are a business maam." I don't agree with this. I even told Bank of America, take one fee but not five. They would not negotiate. People make mistakes. As a middle-class family struggling with overdue medical bills and debt incurred when between jobs, that 175 dollar loss hurt bad. Let me take the embarrassment of a charge not going through. So I made a mistake, forgot to write down a charge, and now I have to put my purchases back. If it keeps that 175 dollars of hard earned money, I will swallow my pride. As a consumer, I want the choice to be in or be out. I have seen first hand it is a way to pocket a lot of money. Look, just decline my expletive deleted.