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Comments:

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After losing my job and having to draw unemployment benefits, I chose to utilize the direct deposit option with my bank BB&T. I learned a very costly lesson. Unaware of the high to low posting methods of BB&T, funds availability, and a myriad of other protocols, the excessive OD fees from debit transactions and ATM withdrawals ultimately cost me nearly \$1000 in a single month when my UIB amount was only \$1280!! These fees and practices are way out of bounds!! As a result of these thefts by BB&T, I could not pay rent, incurred \$100's in late fees and eviction fee's, couldn't buy food or anything else!! BB&T was less than apologetic and refused to refund my money, placing all the "responsibility" on me, though I knew nothing of this scam of their's. How are we to survive when our own banks are not held to fair and ethical business practices? They even charged my mother (a senior on \$600 per month SS income), \$4.99 for a "returned statement fee" by the post office (an error), which was every penny she had to her name!! They wanted \$5.00 but she didn't have the other penny!! Who ever heard of a "returned statement fee"?? These banks are out of control!!! Please stop this madness!! Give us the option to allow an OD or not. In the old days we had the choice of overdraft protection in the form of an LOC or savings transfer, all for a fee. Now it's automatic and so is the fee, completely without our knowledge until it happens!! They are stealing our money and have destroyed my household!!! Stop them!!