

From: Carla Cravens  
Subject: Electronic Fund Transfers

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Comments:

I agree wholeheartedly with the "opt-in" revision you are considering. Just last week I had a debit card transaction presented against my Fifth Third checking account in which there were not enough funds "available". I had plenty of funds in the account, they just were not "collected". I had "pending" transactions that went above my "available" balance by \$4.50. Mind you these pending transactions had not hit my account, and I put cash in my account to cover the \$4.50 balance that was not "available". Now even though I put cash in my account before the pending transactions actually got posted, I was hit with \$185 in service charges. Naturally I closed my account, however I had to reimburse the bank for the \$185 they charged me.

This is not fair! The reason I use a debit card is so that I won't overdraw the account. And to find out that I didn't actually overdraw the account anyway, I just went above the collected balance, and only by \$4.50, and was charged \$185 !!!! This is ridiculous.  
These are not checks, they are debit card transactions, and I expect for them to be denied rather than to have a \$36 charge if I go above my "collected balance". What can I do?

Adam Cravens