

From: Samantha Allen  
Subject: Electronic Fund Transfers

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Comments:

This email is regarding the docket number R-1343, banks and the overdraft fees they continue to charge. I am a customer of 7 years with Wachovia, and in my opinion I should own the bank, due to the thousands of dollars we as a family have lost to overdraft fees. In 2004, on Christmas Eve, I received a call from my bank telling me that they were taking \$1200.00 out of my account, due to a deposit error. I had to go down to the bank, verify the amount they were taking, and it was done. Well, 2 days later, while I was checking my bank balance, I was shocked at the amount they took out, and then put back, and the overdraft fees they have deducted due to their error, and now I had 3 checks bounce, and \$90.00 in overdraft fees to the bank, and another \$75.00 to the 3 companies that checks bounced. So, now I am \$165.00 in the hole, and living week to week that's allot of money to be out, and I was the Innocent customer. I have continued to have issues with the bank, and have threaten to close my accounts out, but during these times, I am so scared to go to any bank. The other issue is depositing cash before 2pm EST. For some reason, Wachovia controls the time your checks, ATM, and cash get applied. My husband always deposit his check every Friday, before 2pm, and every month, they pick and choose when they will post the cash, which they claim that all cash deposited before 2pm, if credited the same day! Well, I say bullshit! I have track this with the same bill every month. We live on a very tight budget, week to week, now that I am unemployed, so every bit of money is needed to keep our family of 4 going. I have seen my husband deposit cash on friday, before 2pm, and it shows at 5PM that night. I write a check to Winn Dixie on Saturday, and by Monday, they show the check first then my deposit from Friday before 2pm, but if I don't write a check, it show the deposit all weekend long. This is not fair at all. We feel as if we are doing the banks a favor by having our money in their bank, even though I don't have millions, so why are we getting punished for their errors! ITS JUST NOT FAIR!

A Concerned Customer,

Samantha Allen