

From: Debbie Mangone  
Subject: Electronic Fund Transfers

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Comments:

Please help consumers against the fraud banks use on a daily basis. We have paid well over 700 dollars last year, the bank organized debits so they would fall into overdraft. There were several times when we had enough money to cover small fees and they in fact cleared on the bank website whne we checked our account balance. The next day a debit would appear and they would rearrange all the previous debits so they collected 35 dollars for each one. They told us they have a right to organize however they feel, and too bad for us. The bank is BB&T, we have stayed clear with them for quite some time now, but it really is unfair for them to rip people off the way they do. If it wasn't such a pain to switch all of our direct deposits over we would have switched a long time ago, we are currently looking to switch to a different bank. Please protect the consumer from these sharks, times are hard enough. Another footnote, they declined us overdraft protection claiming our credit score was 2 points lower than they accepted....just a ploy to scuk revenue!!!! Thanks for your help.....Robert & Debbie Mangone