

From: Katrina Johnson  
Subject: Electronic Fund Transfers

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Comments:

I would rather be immediately DENIED my transaction for insufficient funds when paying, than to pay these banks "extortion fees."

I used my debit card for three transactions on one day. The first two transactions cleared and I had a balance of \$38.00. Later that evening, I used my debit for the last transaction for \$39.90 unbeknowing at the time that I was \$1.90 short.

I made a deposit of \$100 the next day after realizing that my account was overdrawn by \$1.90 after balancing my checkbook later that evening when going over my debit receipts.

I knew I would be charged for ONE bounced fee, but was I in shock when they took out THREE overdraft fees (\$99.00 total) the next day for all THREE debits I made, even though there was enough money to cover two transactions!

This bank then charged me a FOURTH non-sufficient funds fee (\$33.00) for being 90 cents in the negative again after deducting their \$99.00 fees!

Bottom line, I was charged \$132.00 in bank fees for going \$1.90 in the negative. These banks extortion fees has got to stop!