

From: M.R.

Subject: Electronic Fund Transfers

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Comments:

We need the Opt-In Rule...I am stuck with Wells Fargo and they continually put charges through weeks after the debit was used. They wait until I put more money in the account ...then I use the money thats in there and then all of a sudden I am negative in my account. When asking the bank they said that 2 debits went through...when asked where the second one came from they said it was from a week prior. They are holding debits and not processing them until it will charge an overdraft fee. This is ridiculous and I consider it fraud and will be looking for ways to file fraud charges against Wells Fargo Bank.