

From: Nedra Henson
Subject: Electronic Fund Transfers

Comments:

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Watching news this a.m. and wanted to say this. When a consumer has a debit card, with no credit attached. If I check my balance that the bank gives before I make a purchase and make my purchase off of the balance information giving, why isn't the balance information correct? Shouldn't the point of service purchase be automatically marked as used thus rendering a correct balance amount for me to balance my account from? Bank of America has been getting me good. I have purposely checked my balance and they have gotten me each week in the past for at least ninety dollars a week. I have called and made this point and they have told me cause the items do not come in automatically. Then why is this a debit card using my own money that's in the account? Or how is it that I can go to an ATM and withdraw money and it automatically make that deduction and that information be immediate and me using my debit card not be the same way? I'm unemployed, not eligible for benefits and my account is currently negative. I think that the consumer should have a lot more control over what the bank is charging in fees. Thank you