

From: P & C Lorelli
Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

Name: P & C Lorelli

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

WE are writing letting you know that we believe it is not right that the banks and credit unions charge overdrafts without notifying us before. WE had gone shopping and when we got home realized that we had gone over our limit so right away took back most of the items we bought to avoid the over charges and to our horror we were being charged daily for that over draft daily until we deposited more money into our account when we got home from our vacation several days later. Why could they figure out that we were overdrawn asap but not that we had returned items and gotten credit back to our account? Our fees were more then what we would have bought and then some. WE were almost to a point of no return. Help the American people and give us some power back. We are being punished for all the greedy people in the big businesses and yet it is from my husbands sweat and many others that they get their monies. Make them call us first before charging those overdrafts. Thank you, P & C