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Subject: Electronic Fund Transfers

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Comments:

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the banks are overcharging its customers. they are processing deposits after they take their fees out. recently BB&T held a deposit over 4 days resulting in overdrafts of 105\$ then they told me it was their right to hold the deposit up to 2 weeks? Also, on this line I had a 79\$ credit from a bank to BB&T and they held it for over 10 days, would not release the money to me until i personally met with the manager, it was their mistake, and of course they corrected it. BB&T with their bounced check fees give you 5 days to come in and make a CASH ONLY deposit. They would not take a check, they bounce every charge and hit every ATM w/ the 35 \$ charge. Their statements are mailed out from NC and by the time we get them its 3 days into the 5 day window. PLease review their banking procedures, They are not a customer fiendly bank. Last year i took out a equity line with them, tried to close it and the manager told me to keep it open, i paid off the 76k loan, and carry a 0 balance. last week i got a bill for 50 \$ maintence fee. i went in to close the account and the manager told me i would have to pay the closing costs of the loan because it was open