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Subject: Electronic Fund Transfers

Comments:

Date: Mar 02, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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I would like to express my objection to banks (Wachovia in particular) charges of \$35 for ISF, especially when you make a deposit the same day. The charges are deducted prior to the deposit. Also, I would like to see the practice stopped when a merchant can access your checking account (without your knowledge or permission) to collect fees for an insufficient check (Kroger electronically and with the bank's permission) accessed my checking account 2 times for \$30 each time, until I issued a stop payment which cost me \$30. Those charges sent my account into a tail spin that ultimately cost me a bundle. Kroger should have sent me notification via US Mail and let me pay the \$30 directly within a reasonable amount of time.