

From: Ernest Baker
Subject: Electronic Fund Transfers

Comments:

I have two concerns about bank policies regarding debits:

1. I recently overdrew my checking account but the charges were all pending. I happened to go online and saw this and, WHILE THEY WERE PENDING, I transferred money into my account to balance my account and the bank still charged me close to \$400.00 in overdraft fees. This does not make sense to me because they had not paid out the money.

2. In another situation had made several debits to my account and while these charges were pending, an EFT cam in which actually overdrew my account. Instead of charging me one fee for the EFT, they charged me \$350.00 for all the other transactions which, by the way, WERE PENDING. All transactions including the EFT were pending. In this case I also transferred money into my account and they still charged me all of those fees.

Bear in mind that each time, when I transferred the monies my account was balanced.

In another situation I was the victim of identity theft and there was a pending transaction and the bank told me that they could not take any action while the transaction was pending. If this is the case, how can they charge overdraft fees for pending transactions]

It seems to me that they have a way of taking your money any way that they can without any regard to ethics.

I would appreciate any acknowledgement that you have received this information and would be willing to testify in any capacity to help remediate this situation.

Ernest Baker