

From: Aidan Kilbride Jr.  
Subject: Electronic Fund Transfers

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Comments:

To Whom It May Concern :

I'm not sure if this is the right type of overdraft your referring to, but when at my bank (Bank of America) and I happen to go into the red by one cent they charge me \$35.00. I feel this is unfair. Plus Bank of America as the balance is pending they position all the withdrawals or debits according to amount from high to low then instead of positioning them to the date. This way it too serves their monies they receive from me I feel this is unfair. If they wanted to they could position it from low to high since the date obviously doesn't matter then helping me since I am on a fixed income. I have lost a lot of money this way over the past several years from Bank of America and previously NationsBank. I hope you can help for I have tried to call the main BoA number but I believe only the Federal Government can make a difference, I hope you can, Thank You.

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