

From: P. Kenneth Pabor
Subject: Electronic Fund Transfers

Comments:

Sirs:

My bank, M&T Bank in Maryland, not only charges an overdraft fee [they call it a insufficient funds fee (NSF)] on the one item that overdrew my account but charges a separate "NSF" fee for each item presented in that days "work" resulting in even larger deficit in my account than what the one "NSF" fee alone would have done. Not only that, there is no consideration (or provision, for that matter) on the time of day that the item creating the deficit. There is one incident where the deficit was caused by the "NSF" fee itself.

I have this documented and will gladly provide same if required.

P. Kenneth Pabor