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Comments:

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The banks are too freely tagging fees for over drafts. They take the largest amount first even when it is last in. This causes a cascade of fees that are a multiple of the number of transactions. They fee on pending items and post debits much later to make fees. The fee business is multi billion dollar and profitable. We are being scammed by not being able to fix the problem, being notified way after the fee is assessed. I cannot see it then I can't know it is there. The BA mobile phone shows pending and cleared transactions. Teh available is shown. I do a purchases then the bank processes a debit like a check or gas purchase later. The fee is triggered. The bank wants me to have in savings the fee value (7 x \$35). It will then not cause additional fees. Right now fees are causing my account to make more fees. It is a death spiral. I was just charged \$210 in fees and the money to make the balance positive was posted hours later after the trigger point. I see this is happening at all banks and since this year. Are they in cahoots? Can we make the fees fairer? Not process by using the largest debit first? Reduce the fees from 7 transactions? Reduce the fee from \$35/transaction? Not fee on pending? Post deposits 24 x 7 like debits oe do them as fast as the debit (instantaneously)? We have little free cash and to pay thousands a year is crazy.