

From: "Stephanie Smith" <stefsmif@hotmail.com> on 07/15/2004 01:11:04 AM

Subject: Debit Card Fees

To whom it may concern:

I have only recently found out that my bank, Wachovia, has been charging me a 1.50 fee for every debit use on my card. The banks claim that it should be obvious to those using the cards that we are being fined for this action - yet in my naivety, i beleived that i was doing something wrong (erroneous withdrawls from another atm or the like), and did not investigate why i was being charged anywhere from 15 to 20 dollars every month. As a college student, these fines add up, and I was dismayed to learn that i was being penalized for using my so called "debit card" for an automatic "debit" function. In many stores, the card reader will automatically present the user with a "please enter your pin" display, which would lead users (such as myself) to beleive that it is permissable.

I am now in the process of finding a new bank which does not feel the need to skim money from it's clients every month in a cheap manner. I can honestly say that I was competely unaware of the charges due to using the "debit" function on my "debit" card.

Thank you for your time.

Stephanie Smith

Express yourself instantly with MSN Messenger! Download today - it's FREE!
<http://messenger.msn.click-url.com/go/onm00200471ave/direct/01/>