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**Comments:**

Wachovia Bank has been ripping off their customers for years. I have finally figured out a system with caution, to keep them from charging their \$35 over draft fees from me and my account... Checks, cash and withdraws are suppose to clear after midnight. Well, even if a debt card purchase has not cleared, they will hold back from clearing a deposit until all incoming purchases come through first, in hopes it will cause a over draft fee. I now, do not use my card when I know it's close, even if I have deposited a large amount of cash, after 2 pm. Because I know from past spending and using my card, they will wait until 4 am to wait for anything coming in to clear first, even though they had my CASH in hand, which should have cleared at midnight! Another thing, they force you to get to the bank before 2 pm to deposit your cash or check, or after 2 pm it becomes the next day business... You just can't deposit cash at 3 pm in the afternoon and expect it to be there and available in your account to use then. If you deposit on a Friday, two minutes past 2pm, your money will not clear until midnight, overnight Monday/ into Tuesday morning. I used to be able to cash my paycheck on friday evening, before 6 pm and the money would either be given back to me or I could deposit it into my account

and it would clear immediately! If I try to cash any check, after 2 pm I can't, it has to be deposited. I have to wait until after midnight and the next morning to get my cash back. Even if the check is written on a Wachovia check, past 2 pm, your dead in the water and have to obey by their rules... However I feel, when purchases come through after midnight when you have a cash or check deposited from the day before, the deposit should clear first (since the bank is on the next day/next day period, anyway)and then the other transactions should clear as they come in. The bank should not and have not the right, to hold your deposited money until 4 am in the morning, waiting for other transactions to come through first! I have lost thousands in my hard earned money in the past, due to over draft fees... Computers are amazing on their fast technology, but they cannot have ALL transactions come through, all at once! But yet, if your money is deposited and sitting their at midnight, they do not release it at midnight and wait for anything pending or that may come through first. Then they don't allow your cash or check deposit to be released in hope of you catching a over draft fee. Only after all transactions come through, then they will release your deposit. That's not right nor fair! Thank you for letting me vent, 'cause I have felt that my bank has ripped me off aggresively in the past, when I really needed the money to pay bills, buy food and survive...