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Comments:

I am unaware if this will be read as it is in regards to the following comment I read at RipoffReport.com. The Federal Reserve Board is taking comments on NSF fees thru Aug, 4 2004. I have been illegally charged NSF fees by Compass Bank since the opening of my checking account two years ago. I will share any banking records for verification. Compass bank has allowed charges to post out of my account without my consent. When I opened my account, I specifically asked that I NOT be allowed to overdraw my account with a credit/debit card if I did not have enough funds to cover the charges. The bank has repeatedly "paid" charges from my account pulling me into the insufficient to subsequently charge me \$38.00 for every transaction that was outstanding. (some of which were \$1.00, then I am charged \$38.00) Today, I checked my bank account before leaving to buy school items for my daughter. It showed a balance of 496. Then, after returning home and spending 220, it showed a negative balance of 144. You do the math. I drove to the local branch. I took 400 cash with me to make a deposit. I asked how it could be that I was now overdrawn when the ATM debit/credit card worked all day. They said they let me buy my items to save me from embarrassment.

It was way more embarrassing for me to go in there and talk with them and be lectured about how to balance a check book than it would have been for the Target clerk to tell me my card was overdrawn. I am so angry at the way Compass runs their bank. They also in the past have taken debits made on the same day out before deposits made on the same day, they have charged NSF fees when deposits were clearly there first. Compass also does not post cash deposits to accounts when they are made. Thank you for looking into the banking practices of Compass Bank. They should not be allowed to perform illegal actions against their customers. Thank you, Tammy Marshall Crosby, Texas acuteturtle@hotmail.com The bank also holds cash deposits for over 24 hours. Who is earning credit on my money?