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Comments:
Sirs; Regarding overdraft fees, like many people in this country, every once in a while I mess up. Sometimes it is a legitimate mistake, a deposited check gets returned to me, but mostly it is my own fault for sending the check out ahead of time. I fully understand that if I overdraw my account that I should be penalized, but only if the bank pays whatever amount I am being penalized for. If they return the funds of the items that put me in a negative balance and the withdrawn amount is credited to my account, and it is still in a positive position, I am no longer overdrawn, Why should I have to pay penalties? My second point is, Wells fargo Bank has charged me multiple times in a single day for each different check that has been presented regardless that they accumitively made me overdrawn once. And again, they may not even honor those checks to however I wrote them too. Again, I understand that they are doing me a favor by paying them on my behalf, but I think that it is daylight robbery, if I get charges and they do not honor the checks that they are penalizing me for. In conclusion, I feel that there should be a standard set for how banks are permitted to penalize customers. If five different checks get

presented at the same time, but four would have cleared the without taking me over the limit, then I would have no problem with being charged for the one check, providing that the bank honored it. But the way it works now, they return all five and i get charged for all five and had I only had a low balance at that time, the fees alone would probably leave me negative again after all was said and done. I think that it is a double standard and can see how the banks made an additional 45.6 billion in the last year. Funny, banks like to show themselves as helpers, well thet're helping themselves to the peoples money that way. It's over the top. John Davis.