

Subject: Regulation DD

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Comments:

Fifth Third Bank imposed terribly usurious fees upon my checking account ATM card when I became overdrawn by \$32.09. Under the two headings "Overdraft Fee" and "Daily Overdraft Fee" the bank imposed \$477.00 in fees to my account within seven business days. I went and talked to a Fifth Third bank official and asked him to explain these fees and he would only say there was no adjustment that the bank would make to the fees. I made a \$33.00 deposit in cash so as to hold the bank harmless and then closed my account, stiffing them for their \$477.00 in fees. They have been phoning me daily non-stop ever since rudely demanding that I pay them the \$477.00 and repeating the implied threat that it "Would be in my best interest" to pay in full immediately. When I opened the account a month prior to this occurring, no mention was given to such usurious fees and no paperwork was given to me by the bank which explained they would charge such fees for a simple overdraft. Please, please protect the consumer from such practices, and the onerous methods they use to demand payment without explanation. Thank you.