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Comments:

I think it is about time that someone stops these banks from stealing our money. It seems like they have people sitting around thinking up new ways to get your money. I feel that when ever a bank gets checks in they should cash them in the order that they received them. At PNC and Dollar Bank they wait to see how many checks come in and then they will find the biggest check and cash it first even if it came in last. This way they can bounce the other checks that came in first. Example I wrote some checks and a check I thought would arrive after my paycheck came in. The bank received 6 charges that day. On the statement it listed the charges as they arrived. The bank cashed the last check first so they could cash them by size of check so they could bounce all of them except the first one they cashed. When I went to the bank and pointed out to them that if they would have paid the charges as they came in they would have been able to pay the first five and only charge me a fee for the last one. Their response was that they cash the biggest check first because they feel it was the most important. I have check protection on my account so they would have paid it anyway and charged me a fee. Instead they paid the one and then paid the other five and charged me a fee for five charges instead. In my eyes they stole from me 175.00 in insufficient

funds plus another 20.00 in fees for being charged these fees to many times, when they could have charged me 35.00 for insufficient funds. So they stole 160.00 from me which they took from my account the next day when my check came in. This same type of charge has happened to me by PNC and Dollar Bank. Recently I went to the bank over the weekend and realized that I was going to be short on funds come Monday so I went to the bank and put the money in to cover my mistake. On Monday the bank opened up and instead of looking at it as having enough money to cover the charges that came in over the weekend they first charged me insufficient charges then extra charges on top of that. The money that they charged me in fees made my account be in the insufficient funds status again so they charged me more fees to cover 3 charges I made at Wal-Mart which should have been covered by the money I put in to cover my first mistake. If you don't open your bank until Monday, and the money is in there to cover all the charges that they have received over the weekend then they should not be allowed to play this game with my money. Since they didn't pay anything out until Monday, and the money to cover those charges was there on Monday, there should be no fees charged. The last time was the best. I called the bank about cashing my cousin's pay check. I was told to put it in and it would allow me to take out a part of the check. The lady said if the money is not available it would not let me take it out. I was trying to put the check into the machine when I decided to start over so I pushed the bottom button which I thought was to cancel, but instead of cancelling it issued me 200.00 dollars. Seems the bank had changed its ATM set up. So instead of trying to put the money back I tried to take more out for him but it refused saying funds not available. So I picked a lower amount and it gave it to me leaving almost 400.00 dollars still in the account. On Monday the bank cashed the check. Over the weekend I used my debit card 3 times at Wal-Mart. This is the same card I used to deposit the pay check and take money out. The same card that was denied money because the money was not available. I had charges of 1.89, a charge of 12 dollars and some cents and one other charge for a grand total of 26 dollars and some cents. These charges came in on Monday. The same day the bank cashed the pay check. At no time when I made these charges did it say funds not available, if it had I would have used my other debit cards. I believe that since the funds were in the bank waiting to be released once the check was cleared, and the check was cashed and cleared on Monday that this 26 dollars should have went through. Instead the bank charged my three fees of 35.00 each and another 10.00 dollars in excessive fee charges. The bank then released the funds at midnight and stole 115.00 off me. If the fees are not available why don't they let you make the charges. It would not let me take the money out of the bank because they were not available. These banks are out of control and

they need to be stopped.