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Comments:

I had a situation with National City Bank. I deposited my check on a Friday. I reviewed my account through online banking on a Saturday just to make sure my check had cleared prior to my using the debit card. I made a few purchases that should have left me with an available balance (I had a previous balance before I made my deposit), but that Tuesday I had incurred over \$200 in overdraft fees. When I tried to dispute it with the bank they kept giving me the brush off. I called on three occasions and went into the branch and I was given 5 different reasons why my account had overdrafted, with more overdrafts pending. The last excuse the bank gave resulted in a slip of the tongue. The manager got on the phone with someone in the company and let it slip that the bank was holding my money twice on six transactions; once for the total amount of all transactions, and then held money for each separate (6) transaction. The bank released the separate transactions, but did not release the hold on the total amount of all the transactions. When I challenged the bank manager on that, she gave me a "compromise" the bank would refund half of my overdraft fees. I was not comfortable with that either. They bank offers online banking which should give you an accurate look at your

account. Well my online banking statement showed that the bank had charged me the overdraft fees before they deducted any of my debit card purchases, which was also a contributing factor to my overdrafts. It still showed that I had several more overdraft fees that they were entitled to, but were waiving.