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Comments:

I believe that the federal reserve should crack down on these banks. They are robbing us blind, one month it took my husband and I our entire month's income to get out of the hole because our bank decided to charge us overdraft fee's on our available balance not our actual balance. The transaction in question was pending and our checks would have definately cleared before the transaction did. We are still playing catch up from this and that was 6 month ago. When I tried to close the account after we were all paid up I was told that the accounts go into a holding status for 90 days before they become officially closed so anyone could get ahold of our bank number and if a charge came through (ie. identity fraud) then it would re open our account and we would be responsible and would have to start the entire closing process again. By the way this bank is Charter One aka Citizens bank. Now this has happened to almost every person we know in our area that is banking with Charter. Here is my point, if it were a isolated incident then maybe I can accept it but for it to happen to everyone we know. You can't tell me that everyone does not know how to balance their checking account. It is a total scam and something needs to be done, SOON!!!! I no longer bank with Charter One, I have moved on to another local small bank. Word of advise, as

soon as you are notified that one of the big boy banks is buying yours out run and don't look back, get out while you still have control over your money. We all work too hard to have our money lining the big shots of these banks pockets. We need to make a stand, come on America when is enough enough. Grow some you know whats and stand up for yourselves. Sincerely, Natalie from Ohio