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**Comments:**

I recently had trouble with PNC bank. I ordered food with my check card used as a credit transaction. they put through the amount (called a hold), once the actual transaction cleared, including the tip, the bank failed to eliminate the hold amount, thus overdrafting my account. The day they charged the overdraft fee, they eliminated the "hold" amount. I had to fight tooth and nail to get that \$50. back. Because I had never overdrawn my account and it had 2 direct deposits, they reluctantly agreed. This is FRAUD on their part, because the "hold" amount was never really taken out of the account. The second problem I had, even though my checking account had over \$8000 in it, when I used my check card to pay for some car repairs in the amount of \$3100, it was decline, thus causing me another fee. Now remember I DID HAVE THE FUNDS IN THE ACCOUNT AND THEY WERE FULLY AVAILABLE. The reason for the decline? It was over the \$3000 per day spending limit. Something they do not fully explain, however it seems to be buried in the mounds of paperwork they give you when you open an account. I asked them if I were to go purchase furniture, put a down payment on a new car, how to avoid this fee, they said I could not avoid the fee, unless I did the transaction in separate days, excluding Fridays and weekends.