

From: "Susan Widner" <s.widner@heritagebank-ky.com> on 07/28/2008 02:55:08 PM

Subject: Regulation AA

I have to say that US BANK is the worst when it comes to charging overdraft fees based on Holds. I incurred well over \$600.00 in overdraft fees due to this and of course they would not reverse them.

The other main problem that US Bank did to me was when I set up my son's Savings account they somehow made a mistake and took me off as a signer on our Checking and Ready Reserves accounts, and put him as the primary. He was 8 at the time.

When I went to close out the account I could not because my name had been erased as a primary on their computer system. They were EXCEPTIONALLY rude to me and only closed out the account by talking to my husband on the phone. As a result my son (who is 9 now) continues to get credit card applications and thinks that he should be able to apply. He probably has a credit score.

The funny thing (if there is one) was when they tried to collect for the remaining overdraft balance, I told them that he never had a checking account with them and that he was only 8 and would not pay it. They changed everything back into mine and my husband's name IMMEDIATELY so I would pay the remaining balance. The reason that the overdraft balance was never taken care of at close was because they would not talk to me because I was not a signer on the account.

US BANK is a HORRIBLE MONEY GRUBBING institution and should be investigated for its unfair policies and procedures. They will fee the normal person to death and then smile about it.

I hate US BANK so much for what they did to me and my family that any sponsored event at US BANK arena in Cincinnati I will not go to. I still get a sick feeling in my stomach when ever I see their advertisements and start to Hyperventilate..

I hope you will look into their practices and fine them deeply.

Sincerely,
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