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Comments:

The practice of WELLS FARGO & many other banks of taking a "pending" charge out of your available balance is RIDICULOUS. I was shocked to see that they do that when I first signed up with WELLS FARGO. It makes no sense at all. I have lost hundreds of dollars due to this disepitive practice of WELLS FARGO. To subtract a "pending" charge from your balance should be made illegal for many reasons, mainly COMMON SENSE. One example of this happening to me is, I was at a place where I started a "tab". Well, the place took my card & ran it (I guess to make sure it was good?) & then they put an amount on my card of over \$200, again I'm assuming to make sure I could cover enough money depending on how high my tab went. Well, my tab ended up being less than \$70 but because the "PENDING" charge was over \$200, that's exactly what WELLS FARGO deducted from my account, over \$200!!! That charge didn't clear & the funds weren't credited back to my account for 5 DAYS. This made me unable to make certain payments on time simply because WELLS FARGO essentially STOLE money out of my account for NO REASON. That has happened several times with WELLS FARGO to me in the past. I am so disgusted with this practice that I have wanted to drop them & go with another bank but it won't do me any good because every bank

is just as crooked & they do the exact same thing. So now we are seriously considering either switching to a credit union or not using a bank at all. It's pitiful that we have been driven to this but in today's economy when we can barely afford GAS & GROCERIES I can not put up with anyone STEALING my money. EVERY PENNY COUNTS. The fees I have wrongly been charged by WELLS FARGO at times have made me unable to purchase formula, food & diapers for my baby, thus making my credit card debt rise. All because they are greedy thieves. I was personally offending when NESSA FEDDIS of the AMERICAN BANKER'S ASSOCIATION said, "The fees are very avoidable. It's very easy to avoid overdrawing an account". It is very avoidable, IF you don't have someone stealing your money & taking out a "pending" amount that might not even be accurate. When the majority of people today are struggling to pay their bills I find it a huge slap in the face when she says that. She's basically saying, if you have a bunch of money, then you won't have a problem. Well, expletive deleted. NESSA. I really hope you realize how disgusting these bank's actions are & put an end to this practice of stealing hard working peoples money. Thank you.