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Comments:

I am responding to this because I have personally experienced my bank doing this exact same thing to me. I had over \$2,000 dollars in my account when I started to make transactions on my account with 1ST Convenience Bank in Stafford. I kept track of my spending by my online account and subtracting from my balance by my receipts. I noticed an overdraft fee on my account and my account wasn't overdrawn, so I called my bank. I spoke with a representative and she said she would be happy to refund my account the overdraft fee and transferred me to the manager, but the banks manager hung up the phone on me. By that time my account had been hit by the bank for two more overdraft fees but my account still had a balance and no pending transactions. So I go in with my receipts and the print-out from my online account. She tells me that they give us one whole week to deposit funds into our account so that we can avoid overdraft fees. So I show her where I had made a deposit into my account within that time frame and she proceeds to tell me that it didn't go through in time enough to catch the fees. So I show her but my account shows a balance and it is more than enough to cover the transaction. She said she couldn't go by my online banking print out

because it is not accurate. So I said to her if I don't have the right info from my online banking then what's the use of me having that luxury if your bank doesn't show accurate account status. Then I show her the receipts from my transactions with the date and time on them to prove to her that what I saw online was a match with my receipts. She got loud and rude and told me I have explained it to one time and I am not going by your papers and I am not going to refund your account one red cent. So I told her to close the account cause I will no longer be using their bank and that they had gotten all that they will get out of me and close my daughters account as well. However they kept the accounts open and continue charging the accounts everyday. My daughters custodial account, that should not have any charges, they charged her account every month for no good reason and I would have to go into the bank and get them to refund her account \$20 to \$15 every month. Now they have the nerve to call me up and say my account is overdrawn over \$200.00 and I haven't had any other activity on these accounts. I stopped direct deposit and all. I don't think it's fair that for the banks to actually get over on us the way that they are because before that happened I had no overdrafts on my account and I refuse to be taken advantage of even if I am a (little person or regular person).