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Comments:

I am wondering how bank of america charges overdraft fees on pending debits and how can they not credit an account immediately. It is always a lag time with bank of america, it does not matter if a person goes into a branch or if they go to an atm. Finally, if you happen to deposit monies in an atm on the weekend, your money is sitting, a person can actually rack-up fees while their money is sitting in an atm. Bank of America does not recognize your deposit. As far as credit cards are concerned, banks will put everyone on a variable rate (they will change the rate at will) tied to libor rate or some other rate.