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My bank, Wells Fargo, employs not one, but numerous methods for maximizing overdraft fees. My mother passed away two days before this past Christmas while visiting me. Through the upset of my loss and because of bank holidays I was unable to get my check in my account on time. But I immediately took the extra step of cashing my check at the issuing bank and depositing cash instead of my paycheck. While I was there I spoke with the branch manager and told him what happened. We looked together at my account and found only two overdraft charges. Fortunately I had not overdrafted my account in well over a year and he advised me to write the manager of the branch that opened my account to request a reversal of the two fees. But when I looked at my balance the next day, Wells Fargo failed to credit my account the cash I had deposited and had charged hefty overdraft fees on five additional charges. I haven't always been so fortunate as to earn enough that overdraft fees were not an issue as I do now. During leaner times, I paid very close attention when overdrafts would occur and found that they take it upon themselves to rearrange my purchases in order to pay the highest charges first, which of course results in the maximum possible number of overdraft fees. Their lame excuse for paying the largest charges first is that the highest charges are the most important. Well I didn't ask for the bank to do me the favor of deciding which charges are the highest priority for me. To illustrate the absurdity of this, imagine what most people experience: Three charges for \$1.89 at Starbucks, followed by the monthly gym membership, \$45 at the gas station and \$120 to the babysitter. Wells Fargo would pay these charges in order of most-expensive to least-expensive (the actual order of priority is that which generates the maximum number of overdraft fees). A customer having \$60 in his account would have plenty of money to cover his fill-up at the pump, the coffee on day 1, the coffee on day 2, and the coffee on day three. But the last check for \$120 wouldn't clear. But Wells Fargo pays the charges as they see fit, from highest to lowest. In the scenario above, the LAST check for \$120 empties the account and generates a \$39 overdraft fee. All three days of coffee result in \$39 overdraft fees. The fill-up -- you guessed it -- another \$39 overdraft fee. Banks have no business deciding for customers which transactions should be paid first, and if there

were any truth to this obvious untruth, the people who's bonuses depend on milking as much as possible from customers would flush their selfish justifications down the toilet where they belong and instruct the programmers to rewrite the computer algorithms that decide the order of priority and then allocate the customer's money in a way that results in the lowest overall fees. To illustrate my point further, the people who run the banks would never allow four separate charges worth \$50.67 to ring up \$156 in charges, would they? If the people who run the banks would have had the foresight and the moral character to grasp the idea that milking people for everything they possibly will eventually lead to someplace generally bad, then the people on who's backs this country rests -- the people who produce and work hard just to end up paying the people who run the government half the fruits of their labors -- would not be giving way to the weight of the people who don't work, but invent fees crushing them at this time.