

From: Chris Taylor
Subject: Electronic Fund Transfers

Comments:

This is literally criminal activity

PLEASE put a stop to it.

Enforce OPT IN for over draft protection which NO sensible person wants NONE.

Enforce not manipulating transaction histories to increase fees.

Wachovia did this to me and turned a \$12.50 overdraft into \$310 in fees !!

They erased almost 10 days of transactions and "reapplied" them retroactively to do this.

This is Embezzlement and Racketeering (they charge for savings overdraft too) I looked the words up its a perfect book definition of what these crooks are doing.

Please put a stop to both of these transactions!

Chris Taylor Jr