

From: Charles Homsy, Fort Lauderdale, FL

Subject: Electronic Fund Transfers

Comments:

Charles Homsy
Fort Lauderdale, FL 33304-2114

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Federal Reserve Board

Dear Federal Reserve Board:

I made a purchase for \$42 at Comp USA last September, for some reason the charge to my checking account was reversed and a credit of \$2.40 was given. Two weeks later the \$42 charge reappeared in my checking account. That cause two overdraft charges, and the same approval code was used for both transactions. Two weeks later the \$2.40 credit was reversed, a charge back to my account for the first mistake. This caused three more overdraft charges to my account, for a total of FIVE overdraft charges, to the tune of \$175.00. All because my bank would not lift a finger and came up with excuse after excuse to keep my money. They held that the store had a right to do whatever they wanted to my checking account. Thank you very much Washington Mutual I appreciate being left pennyless for two months because you don't care enough about your customers and will do everything in your power to steal their money and ignore all laws in order to do so. SCUM!

Sincerely,

Charles Homsy