

From: Kim Lusk Carlquist  
Subject: Electronic Fund Transfers

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Comments:

Hello. I have been trying to find the right agency to complain about Chase for over a year. I had thousands of overdraft fees on my account over a two year period. There were days when my account balance would change three times. It could be negative \$300 and then positive \$1,000. Every time I called to check why, I was told that their reps could only see the balance in real time. I would think I had money, then suddenly I am overdrawn and hit with multiple \$35 fees.

Suddenly, due to an error on my part with another bank, Chase decided they did not want to do business with me anymore and shut my account down for cause sighting my history of multiple overdrafts. They reported me to Chexsystems and claimed account abuse. Now I cannot open another checking account.

Tell me how it is possible for a large bank like Chase to benefit greatly from my overdrafts (due to their policy of posting, etc.) by receiving thousands of dollars in fees and then have the gall to cancel my account due to account abuse? It does not seem just or fair. Because they closed my account and held my money, it went negative until I was able to change our direct deposit info and get a live check from my husband's employer. By that time it was too late and they charged the account off. How can they decide when the game ends and shut my account down when in the past they let the account be overdraw and took extended overdraft fees? They should be required to tell the customer if they are considering closing their account and certainly banks should not be able to close an account for behavior which they have encouraged and condoned for over a year.

I am still considering bringing legal action against Chase for this unfair practice. Thanks.

Have a great day!

Kim