

From: Jean Marie Faubion  
Subject: Electronic Fund Transfers

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Comments:

Kelly,

Before my disability 1/2006 I made over 100K. Fees did not effect me. Since 1/2006 I make \$0 and a \$9 OD costs me \$1400 for 2008 due to getting charge for a pending item not paid and getting charged again when it was paid. So on and so forth until my 2 accounts were assesses over \$2K

These quotes and your description of the crime banks are getting away with , usurious NSF/UAF etc fees, are inadequate and understated.

Brian is correct. "Such fees are obscene and immoral. It's deeply unfair," said Mr. Shriver.

Obscene, immoral and unfair are subjective and weak descriptive words. These words are all true. They are not enough. They do not describe the pain and anguish caused to the poor and disabled when because of an unknown \$9 mistake. SunTrust Bank in Atlanta assesses me \$420 in NSF/UAF/OD etc in October 2008 (they charge me \$350 in my other checking account for fees). I have not yet figured out why. In 2008 I paid fees in excess of \$2000. The 1st \$35 OD charge was BECAUSE THEY HELD \$11 for a PENDING purchase out of my balance (\$12) and paid my \$9 mistake.

Read it an weep

Date: 11/06/2008  
To: SunTrust Bank  
From: Jean Faubion  
20+-year customer  
Re: NSF and all the other fees

I have just looked through my last bank statement and discovered that SunTrust deducted \$770.00 this past month alone in NSF fees. This has been going on for months. Why was I not contacted when this first started? SunTrust is directly responsible for my inability to purchase my xxxxx meds and keep my utilities on. SunTrust has caused me undue financial loss and illness due to their predatory NSF/UAF practices.

I have banked with SunTrust (Trust Company) for over 20 years. Until my xxxx treatments and disability status, I never had this problem. When I first started with SunTrust, this would never be an issue. The bank would have closed the account because it is obviously a credit risk. Today you continue to pay bad debts to increase your profits by charging as many NSF and other fees. You are taking advantage of a person who is currently poor due to medically necessary treatment and are THE cause of my inability to purchase my xxxxxx and keep my utilities.

1. Stage 2-xxxx diagnosis 1-06.
2. Surgeries 3-06.
3. XXXXXXXX begins 4-06.

4. A more xxxxxxx is diagnosed 8-06.
5. 8-06 hospitalized for xxxxxxx 10 days.
6. 27 xxxxxxx session between 4-06 and 8-07.
7. 33 daily xxxxxxx treatments completed 1-07.
8. 3-27-07 - 3-26-08 transported by ambulance from my home to ER for intractable pain 4 times. Many other trips by car.
9. In 8-07 I advise SSDI and doctors, I am no longer able to seek treatment from the many doctors I am required to see for my xxxxxxx due to inability to pay co-pays for visits and all the required tests I need. My co-pays for treatment were averaging \$xxxxxx per month. I am now playing Russian roulette with my life by seeking treatment only when I believe the symptom is life threatening.
10. 9-08 - I am forced to choose between letting my xxxxxxxxx prescription lapse and keeping the lights on. My family has suffered enough over the last years. I choose the lights and am able to come up with the \$30 copay a week later.
11. 10-08 - I am still trying to keep the lights on and letting my xxx lapse for longer periods of time.

Date: 11/10/2008

To: SunTrust Bank

From: Jean Faubion  
20+-year customer

Re: NSF and all the other fees

I have just looked through my last bank statement and discovered that SunTrust deducted \$ 770.00 this past month alone in NSF and other fees. This has been going on for months. Why was I not contacted when this first started? SunTrust is directly responsible for my inability to purchase my xxxx meds (Arimidex) and keep my utilities on. SunTrust has caused me undue financial loss and illness due to their predatory NSF/UAF practices.

I have banked with SunTrust (Trust Company) for over 20 years. Until my xxxx xxxx and disability status, I never had this problem. When I first started with SunTrust, this would never be an issue. The bank would have closed the account because it is obviously a credit risk. Today you continue to pay bad debts to increase your profits by charging as many NSF and other fees. In addition I am being charge NSF fees on paid transactions for 1 day because the bank is holding/pending debit and other charges they do not pay that day. The next day when these pending charges come to be paid, I am then charged NSF fees on what had been pending the prior day. These items cannot be paid with my balance because the bank charged my NSF Fee's because they were held yesterday. I also notice on the line item that states "if all items were paid your balance would be" when the balance is positive and a pending deposit has not been credited, I still get charged NSF fees. You are taking advantage of a person who is currently poor due to medically necessary treatment and are THE cause of my inability to purchase my xxxx xxx and keep my utilities.

I believe the change in collecting NSF fees started after July 1, 2006 with the Federal Reserve's amending of Regulation DD pursuant to the Truth in savings Act. Banks were thereby separated clearly from payday loans if they did not advertise overdraft protection. Instead of "ad hoc" decisions to cover an

overdraft and charging one fee, the practice became streamlined resulting in numerous overdraft fee collections and a huge profit center.

Jean Faubion

11-10-2008      Another Day in History      As it relates to me and mine

1. SunTrust Bank Snellville, GA Shenyne Asst VP

a. Said NSF/UAF/ETC. statements I receive by mail from SunTrust indicating, in black and white, a snapshot of what transacted that day are not an accurate measure of the days activities. In laymen's terms, very unclearly, in black and white, something very unintelligible is written (10/24/08). Some how the end result of this unintelligible numerical jumbo (according to the bank) is - \$79.00!

i. According to my statement from ST my balance was \$xxx on 10/24. The statement said they paid a check for \$47. The statement also showed 2 debits paid, \$25 and \$5. Total deductions are \$77. Beginning balance \$109. Paid transactions \$77. To me 109 - 77 equals 32 left over. The ST statement some how used many other unknown factors to make \$109 - \$77 equal - \$77. Because \$41 was held by SunTrust for pending debits. They paid 2 debits on 10/24, \$25. and \$5 and charged me \$70 for the pleasure. Because they were holding the \$41 for 4 debits and I only had \$32, they charged me \$70 because IF they paid the \$41, they couldn't also use it to pay what they did pay! Does this make any sense to a college educated business veteran of 50 years? I always excelled in math. I never was taught the IF WE COULD HAVE = WE DID. I learned IF YOU COULD HAVE = YOU SHOULD HAVE. Using my formula you should have PAID, not held, the 4 debits if you value your customers. IF you had paid or marked as paid the 7 items coming out of \$109, I would have been \$9 short on 10/24. Add in 2 NSF for 2 small debit for a -\$79 just like your note said.

The next business day according to the IF WE COULD HAVE MATH, I am down another \$140 because what they could have paid they didn't, held it and charged me. They again charged me the next day when they were paid.

ii. Next business day the

4 debits that were being held were paid. The day before I was \$9 short on what was paid the next day for the 4 debits totaling \$41. \$70 NSF was subtracted the prior day because IF the items held were paid, I would not have enough to cover the 2 transactions SAID to be paid. According to SunTrust's document I WOULD have been short by \$9. The next day I start off owing the bank \$79, \$70 from bank charges. On this day the bank prints a statement that shows in black and white that the 4 debit items (\$12, \$4, \$7 and \$18) held the previous day were paid the next day. For this service I was charged 4 fees or \$140. Do the math, two days ago \$9 short, \$240 in charges for bank to cover \$249 in checks, debits etc. I still can't understand it. I know the bank plans it this way.

iii. I WAS SHOCKED -

Shenyne Asst VP Snellville showed me a screen where she could scroll through all of the NSF charges to my account. I was sucker punched and nauseous to see much more than the \$770 I knew about when she went back to the previous month. This is definitely the major profit center for banks in today's economy.

iv. I WAS SHOCKED that they

couldn't explain the fees charged for a \$30 returned check.

v. I WAS SHOCKED the week

before when asst branch manager Misty showed me all of the 8000 accounts she received that day that were charged overdraft fees! She is 1 person and can't call every one!

day 1

In black and white from ST

Balance: xx

Debit: 9

Balance: 3

NSF -35

Pending -11

New Balance - xx

day 2

I deposit \$xxx to cover \$xxx in payments. SunTrust pays and charges me another \$175 in fees for 5 transactions. I

am unaware of the \$9 OD and the \$35 charge from Friday. I think my balance is \$1.

I deposit \$xxx on day 2. I think my balance is \$xxx. Unbeknownst to me SunTrust has set my balance to -\$xx. to cover \$299 in payments. SunTrust pays and charges me another \$175 in fees for 5 transactions. On and on. I can't keep up w/ the fees.

Jean Faubion