

To whom it may concern,

I've recently been a victim of overdraft fees totaling \$555.00 in less than two days. The charges all stemmed from a military Basic Housing Allowance (BAH) withdrawal from my checking account with Fifth Third Bank. The withdrawal amount was for \$707.50 and was supposed to be made from my USAA checking account instead. The withdrawal put my Fifth Third account in arrears by roughly \$179.00. Unfortunately I didn't notice the discrepancy until early the next morning. I immediately wired \$400.00 from USAA to my Fifth Third account to cover the discrepancy. Later on in the evening I checked my Fifth Third account and noticed a \$370.00 overdraft fee which again put my account in arrears by roughly \$200.00. I immediately contacted customer service to find out what had happened. I was told that I had numerous debit card charges that day and ten of them were each charged a \$37.00 overdraft fee. I tried explaining that only one overdraft put my account in arrears, the \$708.00 BAH withdrawal. I was told I contacted base housing regarding the matter and was told that they would put the amount back in and make a withdrawal from my USAA account, however, Fifth Third Bank refused to waive any of the overdraft fees, even if the \$708.00 was put back in the account. I was also unable to wire additional funds back into my account since the banking hours were expired for the day. The next morning I found more overdraft fees I the amount of \$185.00.

Fifth Thirds policy is to cover all large debit charges first no matter what the order of the charges. I was charged a total of \$555.00 in less than two days because of a military BAH withdrawal that was supposed to be taken from my USAA account instead. The military was/is willing to write a statement or put the amount back into my Fifth Third account to correct the mistake. However, Fifth Third bank is unwilling to waive the fees to allow for this to happen. I feel that I have been victimized and taken advantage of from my Bank of more than 10 years.

Please feel free to contact me anytime! Any help would be greatly appreciated.

Thanks,

Jeff Kerzan