

From: Tiffany Rainey
Subject: Electronic Fund Transfers

Comments:

Capital One automatically signed me up for overdraft protection when my husband and I opened our account. We didn't have a problem with it at the time because we didn't believe we would ever need to use it. However, this bank has taken advantage of every opportunity to hit us with their \$35 fees.

Our most recent incident was when making an auto loan payment two weeks ago. There were two debits done online at the same time: one for the note, and another for the online payment fee. As usual, I checked my balance before submitting my payment information. It would clear. Unknown to me, my husband had just made a small purchase which was not showing up yet. The bank ran all three transactions, largest to smallest. If they had run them in order of presentation, I would have only overdrawn by \$4 plus one overdraft fee, but they didn't. I had to pay the overdraft fee twice. I felt betrayed, and told my local branch manager so. I requested to be taken off the overdraft protection so that in cases of insufficient funds, the transaction would be denied. They informed me that it is not my choice. Is this legal? If it is, it should not be.

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