

From: David Earp <dearp@csrincorporated.com> on 07/07/2004 03:31:04 PM

Subject: Debit Card Fees

I am emailing in regards to docket OP-1196. I feel that my financial institution, Genesis Federal Credit Union, has not given me the customer the opportunity to opt-out of certain features which were recently added to all Genesis FCU accounts, mainly the Allpoint ATM Network fee. This service was recently added to GFCU with the intention to give customers the opportunity to access 25,000 ATMs country wide without any charges against the debit account. The fee for this service is \$1.25/mo regardless of the cards use or non-use.

My complaint regarding this is I have both a Check/Debit card and an ATM card with my bank. This results in me being charged \$2.50/mo for a service I don't even use. Yes I have an ATM card, it is used at most once a quarter and generally at my financial institution's own ATM machine, this can be checked against my account with them. Yes I have a Check/Debit card, to which I don't even know the pin number, as a result it is used solely for checking withdrawls, nothing more. As a result of having the cards I am charged \$2.50/mo. The fact that I only use the ATM card in network has no affect on this. The fact that I use my Check/Debit card for only checking has no affect on this either. I am disgusted to know that my money is being taken for a service I did not sign up for nor can I be opted out of. As a Genesis Federal Credit Union customer I was informed of this service by a letter which stated the new service was put into effect. I was never at any time asked if I wanted this or asked for my opinion as to if this service would benefit me.

Please, take this information and do with it what you will but know that I am extremely unhappy with my financial institution's handling of this new service they now provide. It should be sign-up or opt-in/out, it should not be a requirement.

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