

From: "Williamson, Scott" <scott.williamson@htcinc.net> on 07/14/2004 03:20:50 PM

Subject: Debit Card Fees

To Whom it may Concern,

This month I received my bank statement and was appalled. \$30 in fee's for 15 Debit card Transactions. Did I know about the fee? No. Up until last month I normally choose Credit and signed the piece of paper. I was originally told using your debit card at a POS machine was free. Of course they could have sent out some notice or something but I'm sure this was buried deep enough that it didn't stand out as a change. I believe when a fee is changed or added they should show what it was before and what it is now. This will let the customer know exactly what they're getting into.

I also believe that the POS terminal should ask the customer to approve the fee just like an ATM does. Saying it can't do it because it wasn't designed that way is just poor planning on the part of the designers.

In addition disclosure of the amount, source, and recipient of each fee on the periodic statement is a good idea. Year-to-date summary would also help for those of us who keep up with the fee's we pay.

Thanks,

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Michael Scott Williamson

