

# PUBLIC SUBMISSION

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## General Comment

My experience has been that my bank holds a check too long before making the money available to me. Just the other day my daughter gave me a check to deposit, she banks with a local bank also. My bank did not make that money available to me until 2 days later, even though the check cleared my daughter's bank the same day I made the deposit. Then my bank charged me for 3 overdraft charges to the tune of 96.00. Now I am wondering how I will pay for gas to get to work until next payday. I am really sick of these greedy practices. My parents live in Germany and said they never heard of anything like this!! America needs to wake up. The people are suffering and the rest of the world is looking on with amazement that something like this can happen in a country like ours.