

From: George Towner, CA
Subject: Electronic Fund Transfers

Comments:

Dear Fed,

A mentally-disabled Vietnam veteran who does casual yard work in our neighborhood was given a \$22 check, which he deposited in a Wells Fargo ATM. The ATM did not tell him that the funds were being held for collection. The next day he made 3 small purchases with his cash card, totaling \$20. Wells Fargo assessed him \$35 each and took \$105 out of his next SSI deposit. He came to us, crying and bewildered, but all we could do was to lend him some money to tide him over.

The bank's behavior was pure evil, and whoever approved it should go to prison.

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George Towner
Sunnyvale, CA
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