

From: Julio E. Portillo
Subject: Electronic Fund Transfers

Comments:

I have a checking account with Bank of America. I do not have a choice with signing up with overdraft protection. I paid \$140.00 in overdraft fees because I forgot about an e bill I set up to be paid 2 prior. I made 4 atm transactions over the weekend causing the \$140.00 fee. The bank covered \$58.00 in overdrafts. This is plain wrong. Something like this also happened with BoA a few years ago. They set me up with a free checking acct. if I opened a savings acct. They would automatically transfer \$20.00 from the checking acct to the savings each month. They slapped me with a \$35.00 fee when my checking acct did not have enough funds to cover the transfer. My son and girlfriend have had similar incidents like me at dfferent banks. This needs to stop.

Thank you for your time,

Julio E. Portillo