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Subject: Electronic Fund Transfers

Comments:

Date: Mar 25, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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Bank of America rips off checking customers by charging \$35.00 every time they say an overdraft appears even if it is there \$35.00 overdrafts that caused the overdrafts to begin with. It's robbery and they will not do anything about it. example! You have direct deposit on the first of a monthly income, then you give out checks to pay people on the first. If even one person went into the bank to deposit thier checkd the evening of the last day of the month , Bank of America processes the debits first and the credits last. Now you may be owing the bank \$35.00 or \$70.00 or more. You don't get a notice until about 10 days later. Now you may even write a couple of other checks thinking you have a positive amount but the bank says you are now \$70.00 under water so you four \$10.00 checks and your \$20.00 check you just wrote put you in another \$175.00 in overdraft fees. that's \$210.00 to \$245.00 in overdraft fees that was produced by bank of America because they post debits before credits. it's stealing. Now you think your charges are out of line but a couple of those stores you gave \$10.00 checks to re-deposit them and you have another \$70.00 or more in fees. It's stealing by bank of America.