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Comments:

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About 5 years ago, I was only making about \$180.00 a week. I was banking with Bank Of America. I somehow incurred some overdraft charges, and it snowballed into owing the bank over 300 dollars. Imagine how long it took me to recover from that on the money that I was making at my job! To this day, that bank STILL owes me money from that fiasco. I am now with Wachovia, and have not had the same problem, but the rate of 35 dollars a pop is terribly hard for anyone to have to pay back, especially when you don't make a lot of money to begin with. Some people just miss counting something, some just have to pay a bill to avoid interruption of service. The people should not suffer because the banks want to make MORE money off us us, other than the 2 dollars a pop at ATM's. Onto credit card fees....I have a Capital One card, and I was late 1 time on a payment. They upped my interest rate, and hit me with a late charge. From that point, it took me 2 years to catch it back up. Every month, the interest charges would make me go over balance, and they would charge me more for that! It was terrible, because I could only make the minimum payment, and I could never pay it down because the charges would make the balance higher! I hope you can really listen to everyone like me out there that has had these same problems. It is really difficult for us middle-class folks who don't make 100,000 a year to try to get ahead.