

From: NEWCustomer Service Companies, Inc, Kelly Robertson

Subject: Electronic Fund Transfers

Comments:

We need the OPT-IN Rule to protect consumers!!!! I have personally experienced a lot of NSF fee issues with Wachovia. They let the same transaction go through for 97.00 and there was only 20 in the account. I am unsure how banks can allow these transactions to go through, I was using the card as CREDIT, not debit. Not only was the credit card declined to the company that was trying to take the money but Wachovia let the transaction hit the account, not once but TWICE! So not only was the company out of the 97.00 due to billing an account without money but I was also charged 70.00 in overdraft fees. I was in the process of changing banks b/c I have been having issues with Wachovia for many years and was expecting the one NSF for the decline but not two!!!

PLEASE! We need the OPT-IN RULE!

Thank you,

Kelly Robertson
NEWCustomer Service Companies, Inc.