

From: Jose Perez , CA
Subject: Electronic Fund Transfers

Comments:

Dear Sir or Madam,

The complaint below was not acted upon by the Office of the Comptroller of the Currency during the Bush administration. The Federal Government removed all state rights to protect the consumers from federally controlled banks. The Comptroller of the Currency just rubber stamps rejection notices to all complaints or just lets them expire. I found this to be a standard practice when the US Govt creates a department to protect citizens from corporations. The department is just set up to reject and filter complaints and prevent the consumer from suing the corporations. I am sure 99.99% of all consumer complaints to the Office of the Comptroller of the Currency for bank abuses never get acted upon. So, go ahead and reject this resubmitted complaint.

December 12th, 2007

Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

Attn Customer Assistance Group,

I sent a complaint concerning a national bank to the California Attorney General's Office. The Attorney General's office referred me to your office to file the complaint. Basically, I would like which ever government agency that is in charge of these national banks to stop these banks from ripping off the American consumer. I am listing below the complaint I sent to the California Attorney General's Office:

The State of California should do something to help its consumers against unfair bank fees. The banks are ripping off thousands of consumers for thousands of dollars. My sister, Maria was just hit with approximately \$1700.00 in service charges for using her ATM card after her balance went to zero. My sister didn't know her account was at zero and kept sliding her bank card at various places. The bank could have declined the transactions and my sister would have been alerted to call her bank. Instead Wells Fargo let her process several dozen of transactions so they could rack up \$1700 in service charges. This is straight, out and out, robbery. Why doesn't the state or Fed have a requirement to prevent this from occurring? Wells Fargo could have continued to rack up charge to an unlimited amount. Why aren't there limits on how much a bank can rip off a consumer? Why aren't there requirements for banks to decline transactions? Wells Fargo could have continued to rack up charge to an unlimited amount.

Why should someone buy a \$4 breakfast and later find out it cost \$38 because \$34 in service charges were added by the bank?

The banks are stealing billions of dollars from consumers. I want to see a class action lawsuit, brought by the State of California, against Wells Fargo to retrieve this ripped off money.

I wrote this complaint because I gave my sister \$2000.00 to cover her losses at Wells Fargo I directly paid for the \$1700.00 in service charges.

Sincerely,

Jose A. Perez