

From: Terri Driver
Subject: Electronic Fund Transfers

Comments:

Docket # R-1343

I work in a bank and the fees are OUTRAGEOUS! We have a \$35 Over Draft fee, \$35 Unavailable Funds fee, after 5 days of being negative accounts are charged \$7 per day (I believe it's 5 days), I'm just SHOCKED at how many accounts are charged these astronomical fees. My family has even been charged these crazy fees. We as employees have to pay them too. I have recently moved my accounts back to my Credit Union, because of the fees.

The Unavailable Funds fee is a sneaky one too! If a check is deposited on a weekday, only \$100 is available and the remaining amount is available the next day. If the customer doesn't know it, they will be assessed \$35 in OD fees if they go out and spend more than is "available". If the deposit is made on a Saturday, the funds are not available until Tuesday. Because of this fee, a lot of transactions are then charged an OD fee and an Unavailable Funds fee. That's \$70.00 for one transaction! It's CRAZY!

I work for Associated Bank in Janesville Wisconsin as a Personal Banker. Please do not use my name if this will be investigated, I don't want to lose my job.

Terri Driver