

From: Joann Turner  
Subject: Electronic Fund Transfers

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Comments:

National City Bk in OH has abused the overdrafts in our accounts. On the same transaction day we can occur several charges, larger items are paid leaving several smaller debits to incur overdrafts. Most of the time the charged amounts are less than \$10 but the overdrafts are \$34 or \$38. Granted management of our accounts are our responsibility; but I do feel the bank takes advantage when we are charged some days \$204 (vendor cashed a \$1000 ck when it was to be held and 5 other cks less than \$50 apiece gets chg. overdraft fees), The deposits are never counted as cash; but pending items (seen on-line) are deducted immediately. Unfortunately, with the tight economy our cash flow feels the crunch and the banking practices of today don't help. I've been told all banking rules are about the same and I can't afford to move; but when our money situation improves, I will be looking!