

From: Dana L Harding
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Comments:

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Comments:

The bank lets me take an ATM when I do not realize that I do not have the money in the bank to cover it. This is confusing. Then I get an overdraft fee. More recently I have had my bank account sent to collections with over \$300.00 worth of charges for an overdraft of \$2.00. The problem is that once you have an overdraft charge and cannot pay it right away they will not let you close your account until it has charged you with a month's worth of charges. To me this seems like false debt. They want bail outs. I do not think they should be bailed out when they are the ones making these silly rules. I have already e mailed President Obama concerning this. Two things. I do not think they should let you take a withdrawl if the money is not in there. I also think they should allow people to close their accounts before all these charges are posted for a month. They have worked with me in the past for which I am grateful but none the less my account has gone to collections for over \$300.00 for a \$2.00 overdraft. I do not think it is fair and I think the banks are extremely greedy. Thank You.