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Subject: Electronic Fund Transfers

Comments:

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I preordered a DVD some weeks ago over the internet and I thought Wal-Mart would take out the money as soon as I ordered it. They didn"t. This is where it all began. I had 12 dollars in the bank because I just got back from a vacation with my family so a lot of my money was gone. A week after we got back, me and some friends went to Dairy Queen and I spent around 2 dollars there. Later that night I call the bank to see how much I have in there and I am negative 36 dollars. This confuses me so I get on the internet to check out my bank statement to see what happend. That is when I realize that Wal-Mart took out 20 dollars a little after we left Dairy Queen. I was frustrated, but little did I know there was more. About a week later, which is now, I am 75 dollars negative in the bank. They are counting the Wal-Mart transaction and the Dairy Queen transaction as 2 different overdrafts. Even though before I went to Dairy Queen, I had 12 dollars in the bank. I am very ticked off about it. Any advice?