

From: Craig Fulmer  
Subject: Electronic Fund Transfers

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Comments:

I bank with The National Bank of South Carolina. A couple of months ago I had a electronic payment for my E&O insurance incorrectly drafted for a larger amount that caused my acct to overdraw. I also had identity stolen from paypal acct for about 300.00 from someone in Europe. Between these 2 occurrences I accumulated over 1200.00 in fees at 36.00 a pop.

Many of these were debit/check card transactions, some for 5.00 and less. I approached my bank and they said there was nothing they could do. It even made it to a sENIOR vp. I have been unemployed for approx 6-8 months and have a home equity line with the same bank that I have had for several years. I have been struggling to pay bills and this was just another blow to my already dismal financial situation. I was a mortgage industry employee already hurt by the economy. This just added more problems. When I asked they said that management had told them that they were to be a 90% of billed fees. In other words, they were told that they only could refund up to 10% of fees.

Thanks for listening.

Craig Fulmer