

From: Brenda Mulkey  
Subject: Electronic Fund Transfers

---

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

Name: Brenda Mulkey

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

PostalCode:

Comments:

I deposited my unempolyment check at 3pm on Friday, I went to the different businesses I needed to make payments to and paid my bills and there was 1 bank draft that went to go through on Monday night. I was only given a \$100 dollar credit from my unemployment check. although I deposited the money to cover all transactions I was charged \$175 in overdraft fees because the bank would not credit the other amount until Tuesday morning. I made my deposit!!!! I am having to care for a homebound mother this is not right.I could have went t Walmart and cashed my check for \$3 and deposited cash that would have been credited. Why does the bank take advantage like this. I bank with BBP.