

From: Golden Gate Bridge H & TD, Janet Murphy  
Subject: Electronic Fund Transfers

---

Comments:

Just a comment about overdraft fees. On 2/23/09 I was charged \$140.00 for 4 overdrawn atm transactions. I had made a deposit on Saturday 2/21 but didn't realize the deposit would not post until Tuesday 2/24. On 2/24 my account was again overdrawn because of the \$140.00 charges from the previous day. The total overdraft was \$9.83 for which I was charged \$70.00. Two more ATM transactions came through from the weekend. Total fees \$210.00.

I am hearing impaired. When I pulled up my account on 2/25 and saw the mess I tried calling my branch of USBank. I needed to call on tty and was hung up on. On 2/26 I took the day off work and went to my branch in San Mateo CA. The teller told me only the branch manager could help me and he was on vacation. I then went to the Foster City CA branch and they filled out a dispute form for me. My own branch didn't offer to do this. Foster City faxed it to my branch. No response has been received. I have sent my daughter into the branch (she is also on my account) and the manager is never there. Why does all customer service stop because one person is not there.

This whole situation cost me more than overdraft fees. My account is not overdrawn often so I am not a customer who takes advantage. I can't afford these fees. I have direct deposit and have talked to other banks but really; none seem any better. I have given up resolving this issue but something needs to be done overall for the average customer.

Janet Murphy  
Golden Gate Bridge H & TD