

From: Texx Smith
Subject: Electronic Fund Transfers

Comments:

Please force banks to stop debiting my account if I use my debit card when my balance is 0 or below, or if the purchase will bring my balance below zero.

Down here in Florida they are trying to tell us the law says:

- they have to pay these transactions
- they have to charge huge overdraft fees for each transaction
- they have to charge a daily fee for a balance that's below zero more than 4 days.

I don't really believe them as they can't produce the regulation number nor can I find any law like this in my research, but every bank I've tried is saying the same thing.

They also play a downright dastardly game down here where they will "whoops" a deposit making it take longer than expected to be credited to account so that you will overdraft repeatedly.

They also usually have a hidden "3rd balance amount" which is different from the Available balance and collected balance, they won't tell us what this real balance is unless we come into the bank and have the bank manager look it up.

They are just screwing us left and right down here.

Please help us!

Texx Smith