

From: Izabella L. Downs
Subject: Electronic Fund Transfers

Comments:

I have an overdraft line of credit on my Chevy Chase Bank checking account. I also have an automatic, biweekly transfer set-up to transfer funds from my checking to my savings.

Recently, I didn't have enough funds in my checking to make that biweekly transfer. So, Chevy Chase took it out of my overdraft/line of credit. Between that and a couple bills that went out, it completely drained my overdraft protection and I "bounced" 4 debit card purchases. So, not only was I charged \$35 per bounced purchase, I also had to pay interest on the line of credit.

I don't think it's fair that the bank can overdraft my account for an internal transfer and then charge me all of these Not Sufficient Funds fees plus the interest on my line of credit when it was the bank that put me in that position to begin with.

Thank you for looking into these Debit Card matters.

Izabella Downs