

From: Enoch Elliott
Subject: Electronic Fund Transfers

Comments:

Good morning,

I am writing you in reference to support the bill/act. I think banks should give you the option instead of just enrolling you in the program.

I am currently with M&T bank and I am getting charged a 37.00 overdraft fee from people charging my acct wrong and because the money is not in there, I get charged a NSF fee. The bank will only take the fee off if I can get the company that charged my card to fax them a letter but the company is telling them that they do not have time to do that and that there is no one in there department to write a letter and fax it to the bank. Also they make comments like just have your bank to call us, but the bank does not have time to call the company to verify that it was a mistake. How do I go about handling the problem?