From: Giant Foods, Kimberly Hairston

Subject: Electronic Fund Transfers

## Comments:

I think it is a shame how the banks are aloud to take our hard earned money strictly for there gain. I don"t know how BB&T Bank is aloud to charge 35.00 fees for each item that has not yet posted to your account but has already been subtracted from your available balance, they truly need to be stopped. Sometimes items will hold for several days and if your account goes negative within that time, they will charge 35.00 when it post to your account. But the money has already been subtracted. Its a shame.

Thank You,

Kim Hairston Giant Foods