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Comments:

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I heard on NPR this morning that this is the last day that the public can submit comments regarding bank practices with overdraft fees in conjunction with debit card use. Yes, I most certainly would like the option to have a debit purchase denied if it would put me over my bank balance. Recently I was walloped with overdraft fees because I'd forgotten to record a large check and therefore thought that my balance was higher than it my record of it. I filed bankruptcy a year ago, I work in state government in a low-paying position and have had to do without merit raises at least three years of this decade due to state budget mismanagement, and when I called Wachovia about this latest plundering, I told them that they had no right to just take this money from me, that I and not they had earned it, and that banks need to stop functioning like a sort of institutional pimp taking the earnings of others' work and to start treating its customers as people that they do things for, not to. Their suggestion that I obtain "overdraft protection" in the form of keeping a savings account for backup is not doable for me at this time either. I closed my savings account with them several years ago, for they continually suck fees out of that too, and are forever raising the minimum required balances on savings accounts without properly notifying the customer. To the customer service rep, I said "You've had to be bought out by Wells Fargo, and you still can't get by without acting like a pimp? Forever stealing from struggling people, and you still can't manage? Why should we who struggle have to do all of the heavy work of carrying you people? Is there a "noblesse oblige" fee for those with hundreds of thousands or millions in your bank, say \$1 per \$100,000? No? Why not? They're not willing to pay their share? And who bails me out?" I need a replacement of my electrical panel which costs \$2800. I just got through a winter with no furnace heat in my condo and face an even worse time coming up with no air conditioning all through the hellish Atlanta summer if this repair is not performed, but would Wachovia lend me this money if I asked them? No, of course not, though they're forever trying to sell me things through direct mail and email, insurance and buyers reward programs and ****-all knows what. Please tell banks that they need a new mentality different from the same illogical practices that they've always

avored. I don't appreciate having my earnings stolen with the flick of a computer switch when I've been made to live like Jane Eyre at the Lowood School, maybe they won't be truly happy until I freeze to death in a doorway like The Little Match Girl after 18 years as a dedicated and competent public servant, then they can come in to plunder my estate and deprive my sons of their share. If we treated our customers the way banks treat theirs, we'd be out on our butts in short order. Please require banks to offer us the option of having our debit transactions denied like credit card purchases are if we go over the limit. If you can require the bank execs to dress up in loud pimp clothes whenever they appear before Congress, that would be a terrific added perk. Thanks for listening.