

From: Wanda Wellons Jones
Subject: Electronic Fund Transfers

Comments:

Consumers should be notified and be able to accept or reject an overdraft. Most folks have cell phones that they can be notified immediately. I was one of the folks who thought that if there was not funds available the Debit would not go thru. I ended up paying multiple fees of \$35.00 on amount of \$2.05, \$25.00, \$18.65, etc. The worst thing about it was that the bank kept letting charges go thru that same day, I had over 5 NSF charges. This is Bank Robbery on the Customer. Bank of America is really bad about it. Wachovia, charged me an NSF, took the funds out of the joint account I have with my sister but I still had to pay the NSF fee, it's just not right. For me either option is better than paying all those NSF fees. However, for me I prefer the First option.

Wanda Wellons Jones

"Health is the greatest gift, contentment the greatest wealth, faithfulness the best relationship." Buddha

"No matter how long the night, the day is sure to come". Old African Proverb.

"Fear less, hope more; Whine less, breathe more; Talk less, say more; Hate less, love more; And all good things are yours." Swedish Proverb