

From: D.Michael Nelson
 Subject: Electronic Fund Transfers

Comments:

To whom it may concern:

	12/30/2008	Deposit	DEPOSIT	\$ 105.00	\$ 1.74
	12/29/2008	Service Charge	OVERDRAFT FEE	\$ 5.00	\$ -103.26
98.26	12/26/2008	Service Charge	OVERDRAFT FEE	\$ 15.00	\$ -
83.26	12/24/2008	Service Charge	OVERDRAFT FEE	\$ 10.00	\$ -
	12/23/2008	Service Charge	OVERDRAFT FEE	\$ 5.00	\$ -73.26
	12/22/2008	Service Charge	OVERDRAFT FEE	\$ 5.00	\$ -68.26
63.26	12/19/2008	Service Charge	OVERDRAFT FEE	\$ 15.00	\$ -
	12/16/2008	NSF Fee	INSUFFICIENT FUNDS FEE-ITEM PD		\$ 24.00
	\$ -48.26				
	12/15/2008	NSF Fee	INSUFFICIENT FUNDS FEE-ITEM PD		\$ 24.00
	\$ -24.26				
-26	12/15/2008	Debit	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$ 6.36	
6.10	12/15/2008	Debit	XXXXXXXXXXXX XXXXXXXXXX	\$ 13.78	\$
\$	12/12/2008	Debit	XXXXXXXXXXXXXXXXXXXX XXXXX	\$ 20.00	
19.88					
\$	12/03/2008	Debit	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$ 271.41	
39.88					
311.29	12/02/2008	Debit	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$ 5.00	\$
	12/01/2008	Deposit	DEPOSIT	\$ 300.00	\$ 316.29

Transaction Status Legend:

Here you can see an example of how a \$0.26 created an overdraft expense of \$103.00 before the minor oversight was discovered. Obviously, declining the \$6.36 purchase would have the more reasonable solution. XXXXXXXX