From: Dawn M Moffitt

Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
Name: Dawn M Moffitt

Affiliation:

Category of Affiliation:

Address: 308 Meadow Vista Drive

City: Townsend

State: DE

Country: UNITED STATES

Zip: 19734 PostalCode:

## Comments:

I think the banks should inform the consumer. My husband went into the bank and asked the teller how much money we had in our account, he was told xxxxxx. He then went to the gas station and put \$25.00 in the gas in the car. Our bank gave him the current amount in the account not the pending amount we were charged \$39.00+ a \$5.00 a day over charge, we only overdrew the account by \$1.18 it cost us \$151.18 when all was said and done because they did not send us an overdraft notice and when his retirement was deposited in the account and he went to the bank he was then informed at that time. The bank would not take responseability for the mistake even though we had the paper that the teller wrote the wrong amount down on we were told to pay of this would be reported on our credit report and they would shut down our account and we would be flagged from getting any other accounts at any other bank. We did pay and then withdrew our savings and moved to another bank immediately. This is plain and simple blackmail and legal loan sharking.