

From: William A. Smith
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

I bank at BB&T Bank in Richmond, VA.

There should be bank regulation for overdraft charges.

I have been charged \$1,365.00 yes, \$1,365.00 in overdraft charge from Jan. 2, 2009 - March 27, 2009 plus a \$90.00 overdraft fee on the overdrafts (I know BB&T Bank did not pay anyone this amount to process my overdrafts).

I do accept some responsibility in this matter, but when is enough enough. These are some of the things I would like to see changed:

1. There should be some limitations on the total amount of overdraft charges in a given period.
2. Paying the one large item and allowing five very small items bounce at \$35 per item.
3. Giving you partial credit for a local check deposited.
4. Charging twice for the same check.
5. I would like to see real time transactions in my online banking.

Thank you for allowing me to have some input in the matter.

William A. Smith