

From: Theresa Baker, IA
Subject: Electronic Fund Transfers

Comments:

I was never given the opportunity to decline the Overdraft Protection and this has cost me a great deal on 2 different occasions. The first was when I used my debit card to purchase gas at the pump when prices were so high. While I only put twenty dollars in my car (3 times) -- the credit card company place a hold on my card for 75.00 for each transaction. So I ended up paying an extraordinary amount of money to cover the overdrafts that occurred due to this. The other time was an incorrect charge was made on my account. Fortunately my Credit Union reversed those charges

I would rather be declined for insufficient funds than to pay these outrageous fees.

Since reading this I am contacting my credit union and have them take this form of robbery off my account. I didn't realize that I had a choice

Sincerely,
Theresa Baker
IA