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Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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Regarding: UNFAIR OR DECEPTIVE ACTS OR PRACTICES I recently incurred \$450 in "courtesy fees" from my banking institution. I came back from being out of town and my husband made a deposit but the deposit went in after an automatic bill payment came out. Over the weekend we were charged \$30 15 times. All were for small debit card transactions, most around \$5 - \$10. We actually have more than one account with this bank and could easily have transferred money to the deficent account if he had either been declined or notified that the account had gone into the negitive. With the American people struggling with the current economic situation, and companies practically demanding automatic transfers for bill payments, it sometimes becomes a struggle to keep up with what is going into and coming out of bank accounts. I feel that the bank just arbitrarily making the decicion for me to pay this \$5 bill and then charging me \$30 each time is wrong. If I didn't have the \$5 in that account, what would make them think I have \$30 more to give them? Our society is quickly going paperless, and the days of actually ever holding your money in your hand is becoming a thing of the past. If these banks want to stay afloat and keep having people allow them to keep our money for us, they need to become more customer friendly and offer services, not dis-services such as this one. I find nothing "courteous" about this.