

From: JMC
Subject: Electronic Fund Transfers

Comments:

I got hooked with a salesperson that called one day. I thought It was a credit card that I could use wherever I wanted. It turned out that they have a warehouse that you have to shop at. Being new to the internet it cost me \$500 dollars that they took from my account. Their business number did not connect with anyone that could stop the charges. They gave me the option to cancel within 30 days but my bank even tried with no answer. I had to close my account to get rid of them charging any more money. Because of the overdraft protection the bank had paid them the money. I could not pay my rent or other bills. I thought it was just if I wrote a check and was a little short.

My other problem was with the new Social Security money that comes to me on the new Direct Debit Card. They charge \$3.00 every time you use the card. How much money am I loosing at this rate. I am never sure how much I have in my account. I have to call every day to see how much is in charges. I can't believe we get so little and the government so much. Do away with all bank fees. If there is no money in the account, you can't get that much out. I could get out my money all at once, but then I would have cash on me, which is not safe.

Thank You