

From: Anonymous
Subject: Electronic Fund Transfers

Comments:

I have had an account at BofA since 1986. Just within the last several months, I incurred four overdraft charges. I reviewed my account on line and determined that BofA did not credit my deposits when they should have been and that by choosing to debit the largest of my transactions of my debit card(not by the transactional dates) they chose to charge my account for these four overdrafts. Upon calling customer service in California, they informed me that was the policy and I should be more careful. I protested and spoke with a supervisor and he credited back two of the overdraft fees. He also informed me that I should take my business some where else if I wasn't satisfied with his actions of only removing two of the fees. I am on direct deposit for my monthly Social Security Disability and other direct deposit stipends and to change is not only timely but also I could lose some of those de posits during the transition from BofA to another financial institution. I'm sure eventually I would recoup those lost deposits but I can't afford to miss any. My finances are stretched too thin. Not having my rent money or money to pay my utilities on time would open me up for late fees and possible loss of services. I can't afford that nor can the landlord and other service providers. So I am stuck with BofA and their unfair and unethical charges/fees. I wish Congress had let them fail.Please pass Bill# 1465 on Docket#R-1343. Thank you.