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Subject: Electronic Fund Transfers

Comments:

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Comments:

I seriously take issue with my bank (National City/PNC) in the manner in which they charge overdraft fees. My primary issue is with the fact that they are quick to deduct from your account and yet delay deposits for a number of days. In this electronic age, everything takes place instantly and on virtual paper. There is no valid reason (any longer) for such one sided delay which seem advantageous to their means of extracting fees from their customers. Another issue is that I keep both a National City checking account with debit card as well as a National City Credit card. I view both from the same website and can instantly make payments from my checking to my credit card; however, the bank refuses to allow me to tie my credit card to my checking account in the event of an overdraft. They want additional exorbitant fees in order to sign up for overdraft protection. It does not make any sense and it cannot be excused for cost or difficulty for implementation. Thank you.