

From: Alan Shepard
Subject: Electronic Fund Transfers

Comments:

This needs to be opt-in, I just spent the day on the phone trying to get overdraft charges reduced or nulled out for a credit authorization on a free movie. I used the last bit of money I had to buy lunch and it came with a coupon for a free movie, when I got the free movie the \$1.00 authorization caused a negative available balance for which I was charged \$19.99 and an \$8.99 negative balance fee for two days. The letter I got in the mail said your account was overdrawn IF, I repeat IF all authorizations were charged. The dollar for the free movie was never charged yet this credit authorization caused fees. Ridiculous! I would much rather have had my card denied then go through all the hassle. This "service" has been draining the pockets of me and my family for years as we try to struggle by on a typical American income, \$37.97 in charges for being negative 33 cents IF all transactions went through is unacceptable.