

From: B. Lynch
Subject: Electronic Fund Transfers

Comments:

I am SICK AND TIRED of Webster Bank NA (Waterbury CT) nickeling and diming me to death with \$35 fees. They even levied three NSF fees against a CASH DEPOSIT (which they hold CASH for one day) made on a Sunday morning when I had no choice but to use the ATM Machine.

The day before, when I made another substantial CASH deposit, I asked the male teller if I had to worry if I couldn't get the cash to the bank BEFORE they closed (at noon) for the weekend. He said I did not have to worry.

Monday, when I went in the Highland Avenue branch, another teller said the male teller was wrong, and that my CASH was going to be held for 24 hours. Her "logic" was that the ATM deposit could not tell the difference between checks and CASH.

I complained as much as possible, short of writing a note to Jim Smith, president of the bank, but they did it again.

An \$8 grinder was levied with a \$35 OD fee, and a \$2.01 cent iTunes video was levied with a \$35 OD fee. Oh. And I made a cash deposit that morning. It just wasn't "quick enough" for the bank. This is usury at its most egregious. I hope Webster Bank collapses, and I hope these people lose their jobs.

I hold a Masters degree in electronic media, cannot find a job in a college in the state of Connecticut, and get by on what little money unemployment pays me.

I'm 48, and embarrassed to continue borrowing money from my parents for "cash flow."

And I spend no money on clothing, little money on food, next to nothing on entertainment, and can be found in the house after 5 pm every night of the week, all seven of them. No wonder my dog eats better than me.

Expletive deleted Webster Bank NA (Connecticut) and Expletive deleted the uppity employees and their discretionary charges. I hope they all lose their jobs and find themselves on the other side of the fence.

Oh, and if you say I need to keep closer watch on my account? I'm very very bad at math, and don't deliberately do this. I'm good at English, which, unfortunately, is spoken by so very few of the bank employees.

Please change the ATM/Debit Card situation.

Thank you.