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Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

We have 2 commercial accounts, one for contractors and one that is our original account. A couple of times the one for contractors has overdrafted and before the day was over I tranferred money from the original account to cover the contractor account. The bank still charged and overdraft fee of \$35.00 for each transaction that was made, even after I placed money in the neccessary account. Only 1 time did I get them to refund half of the money that was charged for overdrafts. We have been with this bank for about 25 - 30 yrs. My mother in law lives on social security and more than one she has overdrafted before her next months check was posted to her account, due to she forgot to write down a check or debit purchase she made. She lives on a fixed income and sometimes this puts a real hardship on her funds. She also banks at the same bank, 3 overdrafts cost her \$105.00. She has only done this a few times (3 or 4) and one time it cost her \$210.00 and the bank doesn"t budge on these charges. I now look at the bank on a daily basis with the help of computers, but there are people who still don"t have computers and alot of people living week to week or even day to day so this could really affect their living expenses at even 1 overdraft charge of \$35.00.