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Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

Proposal: Regulation E - Electronic Fund Transfers
Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
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Working for a financial institution gives me a very up-close and personal view of the consequences of current electronic fund transfer policies. Many people who can ill afford the excessive bank fees, are the ones who are left without sufficient money for food or prescriptions or rent, because of the domino effect of paying by debit card and incurring overdraft fees. While I believe that individuals should balance their checkbooks and make sure they know what money is in their accounts, bank policy currently allows a card holder to use their debit card even when the purchase is going to exceed their available balance. When bank employees are asked by distraught customers why the bank allowed the overdraft instead of declining the transaction, we are supposed to explain that this is a "courtesy" by the bank to keep them from the embarrassment of having their transaction declined. Most people respond by saying that they expect the transaction to be declined if the money is not there to cover it. Many people are fairly uneducated as regards the way banks process transactions. This is bad for the consumer, but good for the bottom line of the bank. And since many banks are now paying items, not in the order received, but from highest dollar amount to the lowest, these transactions can cause such a snowball effect that the consumer may never fully recover. Someone who desperately needs to fill the \$10 prescription of antibiotics for their sick child at the drugstore, might say yes when asked if they wish to continue, even though the debit transaction will overdraw their checking account. But someone else, buying a coffee at the coffee shop, might just say "no thanks!" when informed that the \$2 coffee will cause them a \$34 overdraft fee. I think that consumers should have a choice, and not be unduly punished with escalating bank fees just because an oversight caused them to lose sight of their bottom line.