

From: Dawn Bolton, Walkersville, MD

Subject: Electronic Fund Transfers

Comments:

My bank Bank of America has charged me a ridiculous amount for overdraft fees. I had 4 overdraft fees for charges that ranged from 1.50 to less than 17.00. My account never dropped lower than 22 dollars. Immediately I replaced the funds with \$150 transfer the following day. That was too late and I received overdraft charges that placed my account back into a negative balance due to the overdraft fees. My account on the third day of this mess was back to a negative balance of -12.60 due to those overdraft fees. I had a charge of 9.99 presented for payment and was charged another 35.00. I was unable to keep up with the charges and had now 5 \$35 overdraft fees. As soon as I realized it on the fourth day my paychek was automatically deposited. So From February 23rd to February 26th my account was never in the negative balance by more than \$22.00 and I never had more than a \$ 17 charge presented to my account for payment and I was charged by Bank of America \$175. That is highway robbery. As a tax payer I am helping pay for this bailout and then my bank takes 175 of my hard earned money away. I understand I made a \$22 banking error. I don't understand why it costs me 175. good luck with dealing with these monsters.

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