

From: Topol Henderson, Stone Mountain, GA

Subject: Electronic Fund Transfers

Comments:

Date: Mar 02, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

Name: Topol Henderson

Affiliation:

Category of Affiliation:

Address:

City: Stone Mountain

State: GA

Country: UNITED STATES

Zip: 30083

PostalCode:

Comments:

I HAVE BEEN A BANK OF AMERICA CUSTOMER FOR OVER 3 YEARS, AND THEY ARE THE WORST WHEN IT COMES TO MISLEADING THEIR CUSTOMERS FOR THEIR OWN PROFIT GAINS. I CHOSE THEM BECAUSE OF THEIR MANY LOCATIONS,BUT I AM CHANGING MY BANK TO WACHOIVA AS WE SPEAK. I HAD A \$100 DEPOSIT TRANSFERRED INTO MY ACCOUNT FROM A FAMILY MEMBER IN ANOTHER STATE. THE AUTOMATED VOICE SAYS IT WAS AVAILABLE, ONLINE BANKING SAYS ITS AVAILABLE, EVEN THE TELLER WHO MADE THE TRANSFER SAID THE FUNDS WOULD BE AVAILABLE IN 15 MINUTES. SO I MADE A PURCHASE ONLY TO RECIEVE AN NSF BECAUSE THE TRANSFER WAS MADE AFTER THE BANK CUT OFF. I COULD GO ON ABOUT THIS BANK AND HOW THEY HAVE CHARGED ME OVER ON NUMEROUS OCCATION 6 NSF FEES FOR A CHARGES LESS THAN 5.00. THEY ARE NOTORIOUS FOR THIS AND WHEN I READ THE NEWS ARTICLE IN THE AJC, I HAD TO LEAVE MY COMMENT. DONT BANK WITH B OF A UNLESS YOU ARE RICH.