

-----Original Message-----

From: Gaileyrae@gmail.com [mailto:gaileyrae@gmail.com]

Sent: Saturday, August 14, 2010 9:25 AM

To: Overdraft Comments

Subject: \$0.50 overdraft costs \$30.00 fee

I bank with [*Name of Financial Institution*] and I'd like to tell you that I was hit with a \$30.00 overdraft fee. When I went to speak to the bank manager, he informed me I went over my limit by \$.050.

That's right, FIFTY CENTS. I begged him to work with me as I really needed the money more than they did. But he wouldn't release me from the penalty. I informed him that "THE PUNISHMENT DOESN'T REALLY FIT THE CRIME".

Here's what we found. The Northern Virginia Toll Road had double charged me on my debit card. Twice. Instead of reading my card once on the booth. It read it twice, going in and coming out of D.C.

When he informed me of this, I thought he would be able to back track that error and be understanding of my point.

NO, because the Toll Road error must be disputed within the first 24 hours, he said.

I had no idea there was double billing on my account until the [*Name of Financial Institution*] bank charged me the THIRTY DOLLARS FOR A FIFTY CENTS OVERDRAFT.

It's all criminal to me.

When my account was in the high digits, the bank always worked with me.

I begin to wonder if they don't take care of their "GOOD" customers differently than the poorer folks.

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