

From: Phelicia Barnes [barnescpvka005@hotmail.com]  
Sent: Wednesday, September 15, 2010 10:10 AM  
To: Overdraft Comments; barnescpvka005@hotmail.com  
Subject: Unethical NSF Charges  
From: Phelicia Barnes[barnescpvka005@hotmail.com]  
Sent: Wednesday, September 15, 2010 8:29 AM

To: Overdraft Comments  
Subject: Excess of NSF Fees  
Phelicia Barnes

To: [Name of Institution]  
To: [Name of Person], or whoever can assist;

I am writing to you because upon reviewing my checking account I have discovered an excess of non-sufficient funds charges (NSF) to my account and I would like to lodge a complaint. The NSF fees appear to be legit, however they are excessive. I have been charged an NSF for amount as low as \$1.00. I believe the NSF fee charges are excessive primarily because:

- 1) I have direct deposit to my checking account on the last day of every month, the 2nd and the 15th of each month. Please review my brief banking history with [Name of Institution].
- 2) It is unethical to charge a \$34 in fees for less than \$10 in charges, as is the case with some of the NSF I have incurred since April 2010, including: "INSUFFICIENT FUNDS FEE FOR A \$1.50 for an ATM charge when there was no [Name of Institution] ATM available.
- 3) I also believe it is unreasonable to charge a fee when you receive my direct deposits and hold the deposits for 2 to 3 days before releasing the deposit to my account. This banking practice has caused several of the NSF fees.
- 4) I also received an NSF charged after [Name of Institution] created a double withdrawal from a charge (debit) at Joy cleaners, and even after I provided the information required to correct the problem created by the bank it took days to correct and the correction created a problem.

I'm currently under a doctor's care; my spouse has never handled our finances before now. He is trying to be responsible, especially with the lost of my income. Some bad choices have been made. These excessive charges and my medical (prescription Charges) are placing us behind in our monthly responsibilities. We have been customers for less than a year; I ask that you reverse the charges listed in my account. Especially those NSF created as of a result to charges made for less than \$10.00.

Thank you for your immediate attention and response to this letter sent to you via email.

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