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To:
Subject: Overdraft input

Greetings!

Your request for public input on this subject is very appreciated. I will share with you an experience we just had with our local bank. I do minimal activity with it ever since one of their tellers wound up in an orange jump suit (true story). I had called the bank computer to reconcile my balance. The activity showed four ATM transactions @\$100 on August 10, 2010. Since we had only done one withdrawal we were very concerned. We had the bank print out a statement which conflicted with their EDIE System telephonic computer. After contacting a human, I was told "their bank computer was unreliable, it was awful, it sometimes added 'things', sometimes grouped transactions and to simply call them if I wanted to know what my account status was"

I was dumbfounded! It is incredulous that a banking institution can charge overdraft fees, return check fees, and anything else they can dream up while the customer is at a total disadvantage until the next statement comes in. Banking online with this bank was considered unwise. Waiting for information about your account becomes customer unfriendly. Playing games with customer accounting and charging exorbitant fees has become a wonderful cash cow.

BOTTOM LINE: Keep the banks honest. Inadvertant overdrafts can happen to anyone. Chronic abusers deserve to get slammed. My bank is soon to become my ex-bank. Knowing the computer system is not working properly and not informing the customer base is negligence. This bank should not be allowed to get ANY FEES until they get their act together. (*Name of Financial Institution*), [*City*], PA).