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**From:** Karen Dew [mailto:k.dew@comcast.net]

**Sent:** Sunday, August 15, 2010 3:06 AM

**To:** Overdraft Comments

**Subject:** changing entries in debit card processing to gain overdraft fees

Recently, [*Name of Financial Institution*] charged me two overdraft fees that were fraudulent. On July 28 I had two debit charges that were pending, then on the 29th they were not showing on my online ledger at all. On the evening (12:00 to 4:00 a.m.) my pension automatic deposit showed as pending. No negative balance at all at 12:00 midnight on the 29th. The next day, at 6:00 a.m. my account was still not negative, and my deposit and the two debit charges all showed at the same time. Still, the account was not negative. Then, I received a letter telling me they had charged me two overdraft fees for the two debit charges that they now say were processed on the 29th. They clearly changed the processing time on the two debits to create two overdraft fees. Had I not been on my online account ledger on the night of the 29th of July, and the morning of the 30th of July, they might have been able to convince me. HOWEVER, WHEN I CALLED THEM, they would not admit to changing the processing dates but refunded my overdraft fees. It still bothers me that they still left my account record showing the two insufficient debit charges. In the future, I plan on printing my ledger when it is at the end of the month and I am concerned about overdrafts. I would have deposited money in my account if on the 29th the two charges had shown as processed. If I print the online ledger, perhaps they will be more honest with me---but unless YOU come down on them, I doubt they will change.

Karen Dew

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a very unhappy [*Name of Financial Institution*] customer