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From: angelamarie17@juno.com [mailto:amdacosta@juno.com]

Sent: Tuesday, August 17, 2010 3:35 PM

To: Overdraft Comments

Cc: singletarym@washpost.com

Subject: [Name of Financial Institution] Fees on Steroids

Hi,

I like reading "The Color of Money" in the Business Section of The Washington Post and this past Sunday's paper Michelle Singletary had this one on "Don't like the banking fee? Tell the FDIC."

I want to at least mention this briefly. [Name of Financial Institution] was a bank I had already had a bank account with then I opened an additional bank account with them one business and one personal. When I opened that additional account, I opened it with cash. They sent me a card that they told me was attached to that new account and it was not. I knew how much cash I had deposited to only find out after the fact that they had charged over-draft fees for every purchase I had made that day because they attached the wrong card to the wrong account. When I went in and told them what had happened they apologized and corrected it, that was the start of a bad sign to come.

Just recently I ordered a "free" book called "The Green Millionaire" which subsequently charged me \$29.95 for something else that I did not authorize. I took this to [Name of Financial Institution] who had charged me \$144 in overdraft fees and over a period of 2 months, bottom line [Name of Financial Institution] failed miserably to correct a fraudulent charge and on top of that they profited by \$144 in fees that would not have occurred if "The Green Millionaire's" FREE book did not lead to an unauthorized charge. This process has been like getting a virus in my computer that I could not seem to get rid of and [Name of Financial Institution] has disappointed me for the last time. There have been many instances of bank sucking money out of my account but I'm sick of it, and even when the gentleman at the bank, [Name of person] tried to fix it, I just don't even know where to go with it.

He tried crediting twice in the wrong account which was still short of the 3 additional overdraft charges and they never took the \$29.95 out for the unauthorized charge from "The Green Millionaire." This leads me to realize the book was not about being green and earning money but how they could become millionaires off the people's desire to do something positive and good, so even though they were the initial fraudsters, [Name of Financial Institution] gained the most money, which makes me wonder does [Name of Financial Institution] have stock in this company or is there some reason they support this company's fraud other than making an extra \$144 for something they know is wrong.

I don't want to deal with them anymore but I will just leave the account after I pay the last amount to my electric but what they did seems beyond fraudulent. After a series of repeated letters to "gather" information to which I tried to give them everything I had, they still send me a letter saying they assumed I did not want to proceed with my complaint. TWO MONTHS of sending stuff back and forth and they assume that I wanted to withdraw my complaint!!!!!!

Please help prevent [Name of Financial Institution] from doing this to others and I would love for the actual correct correction to be made so I can pay bills that they have taken money from.

Sorry this is just a very emotionally upsetting thing for me, first to discover someone took \$29.95 out of my account I did NOT authorize then having the bank support that fraud, really shakes my world.

Thanks~

~Angela M. Da Costa