

Re - BANK - over-draft Protection.

Teresa Owen. Acct# - [Account Number]  
996 Hockett Rd.  
MANAKIN - SABOT, VA 23103.  
(804) 784-4681.

BANKS do what they want to do.  
I BANK with [Name of Financial institution]  
in [County] of [City] in VA. The bank  
has changed it's name I don't know  
how many times. I have had the  
same checking account number since  
August 1980. I found out a couple  
years ago that I had fallen under  
the grandfather clause, that is  
what [Name of person] at the bank told me.  
when they cut out fees for free  
checking. They let my account slip  
and they took these fees out of  
my account for 6 to 7 years, worth  
a couple thousand dollars. I confronted  
[Name of person] and numerous phone calls  
and a letter. To date I have  
still heard nothing. You owe bank  
money they will take. If they owe  
you money, you don't hear from them.

The BANK Knows <sup>that</sup> I would spend  
more in Legal fees.

THANK YOU!

Jessa Owen!