
From: Aaraf23@aol.com [mailto:Aaraf23@aol.com]

Sent: Tuesday, August 17, 2010 3:49 AM

To: Overdraft Comments

Subject: To whome it may concern

To whom it may concern,

My name is Fareh Mahmood Zoberi , i have been living in southern california since 1997. I started banking with [*Name of Financial Institution*] in 2007. I live on limited means a normal job , family and living in an apartment.

This year alone My banking institution has charged me \$1610.00 in overdraft fees and on top of it numerous \$5.00/ per day fee for being over draft . I would always deposit more money in the bank as soon as possible. After many attempts of trying to contact someone at [*Name of Financial Institution*] who can explain me the reason of these over drawn charges , i would always come back empty handed.

I started researching on my own and found out that at many occasions if there were 5 transactions my bank was always clearing the biggest transaction even tho they were a day apart and than they will hit me up with the smaller transactions and charge me the over draft fee on each small purchase and another fee for every day of being overdrawn . I think this is completely unfair to hard working middle class people.

Banking institutions like wells fargo are makin millions or billions of poor people like myself and iam sure there are many other as well.

Please look in to this matter and HELP. Specially in times like these when majority of the population is living paycheck to paycheck , trying to make ends meet , banks like wells fargo are makin millions.

Fareh Zoberi

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