From: Alan Carnell [mailto:alancarnell@sbcglobal.net]

Sent: Wednesday, August 18, 2010 11:55 AM

To: Overdraft Comments
Cc: singletarym@washpost.com
Subject: COmment on overdraft fees.

I have notified [Name of Financial Institution] on three occasions not to honor an overdrawn check or ATM withdrawal or ATM purchase.

On three occasions they have honored ATM purcheas when the account had insufficient funds. My mistake I thought the account was solvent. I was charged with two O/D fees of \$35.00 each.

My last call to [Name of Financial Institution] was "the discussion of hell". The first representative was arrogant, her supervisor was no less arrogant and thoroughly ignored my comment that they had no right overdrawing my account when instructed not to. I asked for her manager, was put through to a voice mail, left a message and no one has returned my call. That was 8/12/10.

I did have them reverse one of the fees but a \$35.00 charge for a \$1.95 unauthorised overdraw is nothing short of criminal.

Thank you for reviewing this comment.

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