
From: Bluejay [mailto:doglvr@maqs.net]
Sent: Thursday, August 26, 2010 4:37 AM
To: Overdraft Comments
Subject: re: overdraft fees

I think it is outrageous & wrong to slap someone with a \$25-35 fee for being overdrawn thru a (yes, my mistake, but it was purely accidental & doesn't happen only once every few years). I forget to write a check in & then think I have money. Next think I know, (this JUST happened so I am very, very upset & mad about this), I'm slapped with 3--3!!! overdraft fees for 3 different checks for being -\$39.44 overdrawn. Isn't \$75 an excessive punishment? And I had just transferred money from another place to this checking acct. so they took that \$75 out so now I don't have enough money to pay the bills I needed that money for.

I know it was my fault, but every one of us forgets, or should I say most do. My mother, in all her 70+ years, has never, ever made an error. But due to my health issues & forgetfulness that sometimes occurs with it (severe pain from fibromyalgia), that alone distracts me. I don't make a habit out of this. I think in the last 15 years, this has probably happened no more than 5 times, if that. I haven't kept track.

It's always an honest mistake; I am not one to write checks ahead of time or if I don't have money (except in cases like this where I thought I had money in there.) They have waived it for me but I had to argue with them & beg & plead, & it makes me sick physically because I hate the confrontation. I'm not one who likes to argue or have to have face-offs.

Believe me, this isn't something I'd do on purpose & can't figure out why anyone would bounce a check intentionally, although I know there are those who do. If you can help me & others who make these honest mistakes, & a way to get them to drop these charges w/o making you feel like some sort of criminal, you'd be a hero in my eyes. Thanks for listening & I hope somehow you can step in & make banks take a look at WHO does this habitually & WHO doesn't & then decide who is the one causing these problems for those of us just trying our best but not always succeeding. Thanks for your time. J. Jameson, Wisconsin