

From: Yvonne Crouchet [yvonne.crouchet@lacity.org]
To: Overdraft Comments
Sent: Wed 9/1/2010 4:16 PM
Subject: Overdrafts and Debit Card Point of Sale (POS)

please see attached.
Thank you.

Yvonne Crouchet
A frustrated [*Name of Financial Institution*] Customer since 1997

By the way...Do you know of ANY BANK or ATM that would give you CASH when you "allegedly" had none in your account? [*Name of Financial Institution*] did just that. BUT before I took out the money, I checked my balance and had available funds to take out \$80.00, and got it..

The next day, I was hit with an overdraft fee, for getting cash from the ATM, stating insufficient funds. And I have the e-mail stating that too.

Attachment:

From: Sender Unspecified
Date: Wednesday, September 1, 2010 3:57 PM
To: OverdraftComments@fdic.gov <OverdraftComments@fdic.gov>
Subject: OVERDRAFT FEE & POS OR DEBIT PURCHACES

No one is addressing a big problem that these banks are getting away with. POS (point of sale) and use of Debit cards.

First, when the electronic check took effect, it was being posted on accounts next day. Now it's when the banks want to. POS & Debit cards are the same way. Why does it take FIVE days to post? This is not paper being mailed from one company to the bank. This is all done "electronically, by way of technology called internet. When a company receives the authorizaition for payment, and they in turn put it to the bank, that payment should be POSTED NOT PENDING.

The banks post items not as they come it, but what they what to post and when. They, knowing you may overdraft with a bigger purchase, post that first, so that the other smaller ones, which was received first, will case more overdraft fees than just the one big purchase.

THE BANKS ARE HOLDING OUR PAYMENTS AND POSTING THEM WHEN THEY WANT TO.

STOP THIS INSANITY, AND MAKE LAW TO POST DEBIT CARD/POS SALES NEXT DAY.