
From: Rebecca-faith [mailto:rebeccafaith@gmail.com]
Sent: Thursday, August 19, 2010 6:28 PM
To: Overdraft Comments
Subject: Fwd: Excess of NSF Fees

Rebecca-faith Dietz

----- Forwarded message -----
From: Rebecca-faith <rebeccafaith@gmail.com>
Date: 19 August 2010 15:21
Subject: Excess of NSF Fees
To:

Mr. [Name],

I am writing to you because upon reviewing my checking account I have discovered an excess of non-sufficient funds charges (NSF) to my account and I would like to lodge a complaint. The NSF fees are legit, I don't deny that. They are however excessive, as some banks would agree.

I request to have the three NSF fees refunded to my account because:

- 1) I have direct deposit coming in Tuesday August 31st, which can be attested by my banking history
- 2) It preposterous to pay \$34 in fees for less than \$10 in charges, as is the case with some of the 9 \$34 charges I have incurred since April 2010, including: "INSUFFICIENT FUNDS FEE FOR A \$7.01 CARD PURCHASE - DETAILS: 0813MJ'S CAFES, INC. IRVINE CA 04282087090248723" (something Congress has verbally blasted the credit card industry for) and
- 3) My charges were re-organized. I had much more than \$7.01 in my account on 8/13/10 and even had the money to cover the charge listed above on 8/17/10; yet [Name of Financial Institution] reorganized the charges and I was in turn charged \$34 in NSF on 8/18/10

I'm 24 years old, I go to college and work (both full time). I am not broke, just young. I am trying to be responsible but I am getting behind in my finances due mostly to the multiple NSF's I have incurred by banking with you. As a customer of less than a year, I ask that you reverse the charges listed below as a counter action to my complaint.

I'm not closing my account immediately, but I am moving most of my funds to an [Name of Financial Institution] online checking account. My money will earn much better interest and [Name of Financial Institution] won't beat me down with excessive NSF fees. I have to keep a banking account open to participate at [Name of Financial Institution] so I will bank with [Name of Financial Institution] until I find a new home at a credit union or until I hear back from you with news that a total of \$102.00 (3 NSF's) will be reversed.

[Account Information]

Thank you.

Rebeccafaith Dietz
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CC: [Name];

[Name];

And FDIC Overdraft Committee: OverdraftComments@fdic.gov