

From: Douglasboney2@aol.com on 06/18/2004 02:06:48 PM

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I was a customer of CalFed for about 2 years when Citibank bought them out. I had to get a new debit card when this happened. After a few Citibank statements, I noticed a \$0.25 fee for every POS purchase that I had made. I called Citibank because I was unaware of this fee up to this point. They said that if I used my debit card as a credit card then I wouldn't be charged the fee. After this I began using my debit card as a credit card. After a few months, when I was trying to use my debit card as a credit card, it would not work. It would only work as a POS purchase where I would have to enter my PIN if that was a choice. At places like restaurants where I couldn't enter my PIN, my card would work as a credit card. I finally called Citibank because I thought that they had somehow made it to where I would have to use the POS purchase so that they could charge me the fee. At this time, I was unaware that they made more money on credit card purchases. I have since left Citibank because more and more fees began popping up that I had no idea about.