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Subject: Regulation DD

I recently battled Bank of America over costs of overdraft fees amounting to \$175. That total is 3 times what the transactions responsible added up to. The smallest of which was a \$6 sandwich for which I could have paid for by other methods had I been notified of the overdraft.

On another note, with the proliferation of online banking, it is my personal opinion that once a transaction has taken place. That transaction should be permanently posted on the banking account site as pending until such time as the transaction is completed. Several "ghost" transactions had been the cause of my miscalculations. While traveling on business, I made many purchases that did not remain on the account status over the weekend. Which led to my mistaken belief of account balance.

I support any program that will stop a banking transaction from taking place if the debit will result in an overdraft. Furthermore, Once a transaction is made that transaction should be visible on the online bank account at all times until it has either been cleared or rescinded by the payee. With the possible exception of purchases where a tip is involved, and therefore a change in purchase amount. In this situation, the basic amount should still be posted and updated with the final amount including tip.

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