

From: Marlene Kimball, Hendersonville, NC

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was a victim of these fees when my bank in NY illegally froze my bank account. This was due to BDR and SS is my only source of income.

At the time I was in financial distress and had informed all creditors of my demise with the proper paperwork. One of the creditors decided to do this and by the time my bank reversed this I was overdrawn by less than 2 dollars. Then a week went by at the charges at \$30 plus kept adding up and I wasn't notified during the week's period. Needless to say I could not afford to pay this. Totally it added up to over \$200 and I refused to pay so it's still on my credit report and that was over 3 years ago. These practices need to cease!

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Ms. Marlene Kimball
Hendersonville, NC 28792