

From: Thomas Carrell, NC
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I just had over \$900 illegally taken from my checking account, and Wachovia will not do anything about it. They just keep sticking me with overdraft charges. The total to date is \$366.00. They make no attempt to investigate, and failed to close the checking account when I asked them to do so. This should be illegal.

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

Sincerely,

Mr. Thomas Carrell
NC