

From: Tim Layman
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had a checking and savings account at Huntington Bank since 2000. One of the incentives when I opened my checking account was free overdraft protection. Everything was fine until about 2 years ago when they started charging me for overdraft protection. I talked to a representative of the bank and he backed off the charges. He said someone had changed my account (this was done without my permission). He sent me a letter stating that he would wave the fees on my account until he was able to find another account option to restore my overdraft protection with no fees. Now, however, the bank and this representative are telling me that as of April 1 st 2009 I will be charged monthly for overdraft protection. They say that the bank is doing away with this option for everyone except those people with the Club Account: this account is no longer available, they say. So They tell me I just have to accept the fact that they are taking away something that was used to get my business. This is wrong and the government should put a stop to it. I have a signed letter, does that mean nothing?

Tim Layman
Bank Victim

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

Sincerely,

Mr. Tim Layman