

From: Jennifer Moody, Wylie, TX
Subject: Electronic Fund Transfers

Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank of America is the worst about doing all they can to collect overdraft fees. Any debit transaction after 5:00PM sits as pending until the close of the next business day. Well, one night when a check cleared, they POSTED other transactions that normally would still be in pending status just to rape me in NSF fees. \$175 RIP OFF from BoA.

ENOUGH ALREADY!! Just reject the debit if there is no money in my bank account.

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

Sincerely,

Mrs. Jennifer Moody
Wylie, TX 75098