

From: Carolann Westfall, Kansas City, MO

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

My son has his first full time job with fast foods. He is proud and wants to see his checks before depositing. Bank of America hit him with OverDraft Fee's for \$4. purchases. The fee's in Feb. alone were; \$245.00 (more than he brings home from a week of sweat). Jan 09 was no better.

OVERDRAFT FEES MUST STOP. Banks refuse loans yet they take purchases in order of "Largeness" to fatten their coffers.

I refuse to allow my son to pay the last month of Bank of America Fee's. I forced him to go to another bank.

Bank of America is now sending threatening Bills.

This is insanity, unethical, not to mention absolute immoral.

Banks charge fee's for their accounting. They need to stop overdraft fee's to their favor.

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

Sincerely,

Miss Carolann Westfall
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