

From: Harold Harriston
Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

I was charged \$490.00 for 1-transaction. Rather than return a \$400.00 debit, the bank paid the item, went back 14 transactions, that had already been cleared, and charged me \$35.00 14 times. This ruined me and totally wrecked my account. Now the account is frozen, and all the automatic payments I had set up each month have been charged \$35.00. Even though the account is frozen. I now owe over \$1000.00 to close the account. This is not right. all because of one debit. JUST RETURN IT IF IT'S NOT ENOUGH IN THE ACCOUNT.

Sincerely,
Harold Harriston