

From: Rebecca Ash
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 am currently in ChexSystems do to a disagreement with National City and there is nothing I can do about it. I asked them to stop a payment and they told me they would. So figuring the payment was not coming out I got gas and a couple of other small items. They took out the bill that was not supposed to be paid and then all the smaller amounts even though the smaller amounts happend first. At the end of the day I went from a \$400 balance to owing National City \$1200.00. Please stop them from doing this to other people.

Sincerely,

Rebecca Ash