

From: Carol Ann Westfall, Kansas City, MO
Subject: Electronic Fund Transfers

Comments:

Feb 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

BANK OF AMERICA, not only INCREASED OverDraft Fee's since receiving Bail Out Money, now they hit the overdraft as the card is swiped regardless of same day deposits. WORSE, they charge \$35. if it is \$2.00 hamburger, or \$3.00 milk.

My son is 18, works 70 hrs a week for \$8. hr.
2 weeks in a row he was hit with 7 Xs \$35.00 for small charges, 2 hrs. before his deposit.

THIS IS CRIMINAL! \$245.00 within an hour on his way to the bank, and more than he earns in a week!!!

Not to mention they put the largest draft first, so they can justify \$2., and \$3 or \$4 dollar overdrafts that would be there if the \$19.00 overdraft was not put FIRST.

THIS MUST STOP IMMEDIATELY. PLEASE, for humanity sake Banks do this everyday, without authorization.

Stop banks from paying drafts when money is not available. No one wants to spend what is not there. No one wants to spend \$245.00 for and an accumulation of 7 \$3 & \$4 charges.

Even is Banks put the smaller charges first, it would cut by half the amount of OverDraft Fee's they are STEALING from customers.

Customers must have the choice of opting out of Over-Draft Fee's. This is criminal and if a private citizen tried this, they would be in court and/or jail.

THANK YOU FOR CONSIDERING THESE VERY SERIOUS & UNJUSTIFIED ROBBERIES from hard working citizens.

Please Regulate Banking and it's accounting activites, and abuse of customer service.
THANK YOU.

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

Sincerely,

Ms. Carol Ann Westfall
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