

From: Dinda Evans, San Diego, CA

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had applied for overdraft protection and credit but was refused by wells fargo on the account I had had for 6 years. I then got a second card for my son for emergencies because I worked overseas. when I was back overseas I noted that my son had already drained over five hundred dollars. I called him and then left messages at the bank to close that card. wells fargo refused. the next week all twelve hundred dollars was gone although I had sent 10 email's and made several calls. they said that I could not close his card because it was his although it was on my account. then the bank gave seven hundred dollars credit on the card and then told me they would arrest my son unless I paid it so i paid it. my son swears it wasn't him and Ill never know but i do know the bank was VERY guilty.

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

Sincerely,

Ms. Dinda Evans  
San Diego, CA 92177-8695