

From: Anthony Hester, Niagara Falls, NY
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was double billed by Verizon in December 2008 without advance notice or warning either by mail or electronically. My bank paid the bill in

spite of the fact that I had insufficient funds. The bank then charged me an outrageous overdraft fee.

Verizon said they would have reimbursed me any fees they would have charged me had the bank notified them of the insufficient funds.

However, since the bank paid, I am stuck and my credit rating has taken an unnecessary hit over something that was out of my control. Thanks for your time and consideration concerning this matter.

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

Sincerely,

Mr. Anthony Hester
Niagara Falls, NY 14304-1113