

From: Diane McKeel, 6038 Owens St, MI

Subject: Electronic Fund Transfers

Comments:

Diane McKeel
Holland, MI 49423-5176

March 18, 2009

Dear Federal Reserve Board:

I have seen my family impacted by these fees again and again. We are poor and this fee is almost exclusively on the backs of the poor. Last year, I deposited money for home improvement. They didn't pay on many checks for "10 days because it was an out of state check that I deposited. For each overdraft, I was charged ten dollars even though I had "overdraft protection" in the form of an approved automatic \$1000.00 loan. They claimed that they changed this from a "free service to the \$10. fee and notified me by mail. A letter I never recieved.

Sincerely,

Diane McKeel