From: JoAnn Smith

Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: JoAnn Smith Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

My overdraft "protection" was changed without my consent to use my credit card account instead of my savings. Thus, I incurred excessive charges and they continued to ADD these charges and fees to my credit card account even AFTER I closed it. I will be submitting an inquiry to the OCC as well.