From: Kathryn Hulsey

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: Kathryn Hulsey Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

In December of 2008, my husband overdrew our checking account by \$35.00 while buying groceries. He did not do so knowingly. We had 2 checking accounts with our bank. Due to my unemployment, I was unable to transfer money to cover this overdraft. We were charged on a daily basis with overdraft and overdrawn limit fees, until our account reached a deficit of over \$500. The bank then closed our account. Within one week, they took the overdraft amount out of our existing account, leaving us without enough to pay our rent. I believe that we've got to change the way our banks do business.