

From: Fatima Upegui  
Subject: Electronic Fund Transfers

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Comments:

Miami, March 29,2009

Federal Reserve  
Ref. "Overdraft Protection"  
Docket No. R1343

To whom it may concern:

After more than 20 years of been a Bank of America client, I decided to join Bank Of America to work as a teller, and perhaps this way not have so many \$ 35.00 taken

My need to know what was going on with bank of America, moved me to do so and some questions that I had, from which I never found the right answers, and have created so much hardship, impeding me to make my regular payments towards other family responsibilities.

Why are they charging so many \$xxxx fees, without my consent?  
Why are they putting an extra \$xxx over-draft fee without my consent?  
Why are they refusing my Credit Card payments if I authorize them, to do so?  
\$ I owed them \$ xxxxx now in retaliation they are sending me a bill through attorneys of \$xxxx that I do not owed them.

The nightmare I went through while been a teller and what I have to witness it was very sad. The way clients are look like numbers, credit card applications are passed to clients: "Congratulations "you are approved "notices, or "pre-approved " with letter so microscopic hard to read with magnifiers, were they are offer credit card, check cards, "Pretty Puppy dogs and kitty cats cards, referring to human society, sports, Olympics, you name it, a marathon, that have affected the United States of America reputation and their well being. People having to take two and three jobs, to meet their needs, because a group of heartless bodies, are given licenses to take their goods.

At the end of the day, after been pressured to get as many signed acceptances as you could so that you could get so many points and perhaps after completing "Thousands of points" you could get your plastic toy.

"Thank your clients for your pay check." I felt very sad.

So my question to the government:

How in the world are we going to leave our bread and butter in hands of a Corporation, that is not accountable because it hides behind permissive practices that should be prohibited?

This practices that I witnessed and millions of Americans have to stop, and make the Bank refund everyone.

In the first trimester of 2009 they took 14 times \$xxxx, I called them and

said to them: "please understand that that is my husband money, and we need his insulin" oh no, they said, and very kindly gave back 1 time \$xxxx ( my \$xxxx) I said, : " That is not enough, for his medicine. That is it. Good Bye. They took "Stimulus" and I took out my little \$ from 401 K

Please contact me if I can further assist you.

Fatima Upegui-Newton