

From: Pamela Papas, Chicago, IL
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

When I transitioned from MI to ILL 6 yrs ago, and until my house in MI sold, I maintained a small bank acct at Comerica bank. A snaffoo occurred involving a small overdraft which snoballed into a myriad of fees. This was in part a result of a "small" withdrawal my elderly mother with early Alzheimer's made (she lived with me) that she failed to record. Furthermore, the bank did not send to my correct address so I was not aware of this for some time. It was difficult

TRYING to resolve this from ILL. The long and the short of this was is that it turned up and adversely affected my credit. I ended up paying over \$300 to make it go away, for a \$22 error. I was furious but this became too time-consuming. It was resolved years ago, then Comerica's system coughed it up again and I had to fight the battle AGAIN! Fortunately this time, it did not cost me, and a helpful clerk investigated and verified my claims. Far too much time for a physician to spend away from patients for a relatively trivial situation. Thank you for addressing this and so many other concerns.

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

Sincerely,

Dr. Pamela Papas
Chicago, IL 60626-5080