

From: Ms. Dana McDevitt, Charlotte, NC

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Due to one simple error (failing to debit one item in my checkbook), I was charged three od fees totaling \$140.00. I called and asked if the fees could be reversed and I managed to get only \$35 returned. This is totally a gravy train for the banks and earns them more yet more ill will. Otherwise i haven"t overdrawn my account. Major changes are called for, I do know what usury rates are. Also, I refuse to get a credit card until enough changes are made to prevent similar abuses.

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

Sincerely,

Ms. Dana McDevitt
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