

From: Ms. Dianne G Buckley, Acton, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had a \$10 Medical Co-Pay come in which put me at \$3.43 overdrawn at about 8:15am in the morning (I became aware when I looked online which I check every day).

I immediately drove to an ATM and made a deposit for it to be available before 10:00am which the Bank Manager had told me in prior times would be okay and would be immediately credited. The next day I had 5 x \$36 Overdraft Charges for a total of \$180.

I had to eat whatever was left in my cupboards and could not afford gas (it was about \$4.39 per gallon at the time, had to cancel a follow up Doctor appointment and was housebound for almost a week as I am on Social Security Disability (which is automatically deposited to this Bank of America) and \$180 is about 12% of my monthly fixed income.

I told the bank including the Managers the hardship I was facing and eventually broke down in tears begging them to help me and reverse some of these charges, that I had done everything I could and they treated me like a bad little child. they told me policy had changed and that once a draft came in and you were negative, everything that came in that day would be NSF.

CREDIT CARDS are ALSO a HUGE ISSUE.

Despite paying on time for years, Orchard Bank is charging me 29.99 percent,.

My Capital One Accounts were at 11.99%.

I did a balance transfer 2 weeks ago and just received notification yesterday in the mail that my Capital One accounts are now at 24.99% and if I reject these unilateral terms, the only option is that my accounts will be closed.

Is this not BLACKMAIL ?

I hope you will actually READ and DIGEST this.

I could be your Mother, Sister or someone you care about !

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

Sincerely,

Ms. Dianne G Buckley
Acton, CA 93510-1879