From: Anita Crelan

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: Anita Crelan

Affiliation:

Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

## Comments:

Bank of America charged my 22 year old daughter \$245.00 in overdraft fees for her account being overdrawn by \$12.74. We offered to pay the \$12.74 amount, but they wouldn"t accept it. Instead they"ve chosen to put her account in collections for \$311.86. This is outrageous. The fees banks are allowed to charge should be illegal and is basically loan sharking.