

From: Corie Haring, Englewood, FL

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am listing what I have had happen to me.

1. Bank of America (BOA) is unable to print, tell, or identify for me what comes out of my account automatically. (EFT) I have arranged over the years to have several businesses withdraw funds from my account each month in order to pay them what I owe. With many businesses doing transactions in this manner it has become difficult to track who, what, when and how much is due to be deducted. I think the bank should be able to assist with my questions. I go to BOA and they can't(???) tell me who takes my money each month! When I look at the statement I can't tell either because the business is often listed in abbreviations and numbers that I can't decipher, or listed under a parent company I don't recognize. If I want to end my auto pay outs I don't know who to contact.

2. When I use BOA billing service they issue a check from my account and they deduct it before it has been cashed. THEN they put the money back the next day. This process has overdrawn me several times. Times a real hard in SW Florida and this makes it worse.

3. Now this one really ticks me off...When the BOA associate logs into my account they have current up to date information. I don't get to view my information as they do. When BOA omits certain information for my viewing I don't have a full picture of our interactions. I am then unable to make informed choices. **THEY CHOOSE THIS BECAUSE IT WORKS IN THEIR FAVOR!**

Some people are good at keeping checkbooks and some of us are not. I am not a bookkeeper and I can't afford to have one.  
Thank you so much.

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

Sincerely,

Ms. Corie Haring  
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