

From: Pamela Buckner, Springfield, VA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was recently charged \$90 in overdraft fees (\$30 x 3) by Bank of America, who has just received an ENORMOUS handout of my tax dollars, for three automatic transactions of 1.85, 1.55 and 10.45 cents which came through a bill paying service at exactly the wrong moment. NOT having been given a choice, I would obviously have preferred the drafts to go unpaid and settle my issues with the bill paying service myself.

This kind of "Rob Peter and STAB Paul" practice needs to be OUTLAWED.

I am sick of Big Banking bleeding me dry at both ends of the spectrum, bailout and cleanout!

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

Sincerely,

Mrs. Pamela Buckner
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