

From: Emily Dale, Franklin, NC
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

My disabled son was hit with over \$400 in overdraft fees by RBC Centura Bank earlier this month. It was occasioned by a deposit made earlier in the day that wasn't credited until the end of the banking day and charges against his account that came in the same day were debited from the account as they came in. He is on SS Disability and nearly his entire SS check of just over \$500 (his total income plus a few dollars from eBay sales) will be used to pay the overdrafts.

The greed of banks has gone beyond any reasonable explanation. RBC Centura was not using the above procedure when my son first opened his account with them.

Since I am writing on his behalf, the following is not to be applied to me, but to his plight.

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

Sincerely,

Mrs. Emily Dale
Franklin, NC 28744-0501