

From: Heather Wireman  
Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Ever since the first time I opened a bank account, I have been screwed over with "mystery fees". The fees that sometimes even the bank employees can't explain to you. My bank (Bank of America) charges me \$2.00 anytime I use an ATM that isn't a B of A ATM. That is in addition to the fee that the ATM charges to begin with. This can be up to \$4.50 at times to get MY OWN MONEY out. You're telling me the bank can't afford to pay it's employees from the numerous other charges that they get from me??? Yeah right.

My bank even charges me if I don't have enough money in my account. Luckily, I make enough to avoid this fee. My bank also charges me to transfer MY OWN MONEY more than 3 times. The only reason I bank with them in the first place is because my Husband already had an account there. I also feel that all banks are the same (aside from Credit Unions), so what's the point in switching. They'll get me one way or another. The amount of interest I accrue BARELY covers the fees I have to pay the bank. I'm well aware of their tactics, but unfortunately cannot keep that amount of money at home.

Sincerely,

Heather Wireman