

From: Ms. Irene Miracle, Santa Monica, CA

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank of America often charges me a \$35 fee for a check or Debit expense, even if I have deposited money to cover those expenses the same day -- they will often choose to charge me before honoring the deposit that was made, even though it is on the same day.

I implore you to regulate banks so that they cannot take advantage of customers, it's criminal how they do business and customers like me have no choice but to stash money under my mattress. It's high time banks were made accountable to their customers and put a stop to their greedy business practices!

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

Sincerely,

Ms. Irene Miracle  
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