

From: Doug Walters, Montgomery, TX
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had an account at Amegy Bank. They covered all of my overdrafts for several years so I assumed I was pretty safe. Then, about six months ago, the bank bounced my car note without any notification and I lost my new car. then they charged me 34 dollars for the overdraft and a fee of 5 dollars a day until I covered the overdraft. I only get paid once a month so this was impossible. I changed to Woodforest Nat'l Bank and after about 6 months they sent out a notice that they charge the same.

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

Sincerely,

Mr. Doug Walters
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