

From: Michelle Fanroy, Fort Wayne, IN
Subject: Electronic Fund Transfers

Comments:

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Federal Reserve Board

Dear Federal Reserve Board:

The bank we had for about 15 years has gotten 15 years worth of overdraft fees from us and put our family in dire-straits more than once by the way they would order the transactions. Then when you go in to complain they all of the sudden get it together then make you try and make you crazy, and have bad management skills. We have disputed many times with the bank and to no avail. Got rid of the visa cards, with the help of one very nice teller who was saving us from the overdraft fee hell.

I do not want to be automatically enrolled in an overdraft "protection" program. Please allow me and other customers to "opt-in" to these programs rather than allowing banks to automatically enroll us.

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

Sincerely,

Michelle Fanroy