

From: Claudia Kotecki, Carrollton, TX

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My son while trying to cash a check written on Chase Bank, was coerced into opening a checking account which included a debit card. He wasn't told about all the "extra" charges. While making purchases at retailers, he took out additional cash and thus incurring non-Chase ATM fees. He was never made aware that he would incur these non-Chase ATM fees. These non-Chase ATM fees then caused his account to become overdrawn and Chase hit him with huge overdraft fees. He had the money in his account to cover the purchases and cash withdrawals. It is absurd and is quite a racket that Chase is operating.

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

Sincerely,

Ms. Claudia Kotecki  
Carrollton, TX 75007-2209