

From: Kelsey Navarro
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I recently got into financial trouble when I was hit with numerous overdraft fee. A \$2.00 transaction because of overdraft fees ended up costing me \$37.00. Also, Wells Fargo repeatly charged me numerous overdraft fees on the same transaction. I would check my balance online and it would be hundreds of dollars different in when I went into the bank. In 1 month, I accumulated 25 overdraft fees costing me \$875.00. I recently changed banks and have not had a single overdraft transaction with the same amount of money deposited and withdrawn!!! Wells Fargo is the new money robber!!!

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

Sincerely,

Mrs. Kelsey Navarro