

From: Amy Pollard, Tomball, TX
Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

It totally sickens me that I have been banking with the same bank for nearly 20 years and still get charged overdraft fees. It gets very frustrating to have a transaction that is less than \$20 get and get charged \$33 per transaction. I would prefer that my item be refused or sent back rather than pay the bank for them processing my transaction. They are also famous for processing withdrawals from an account prior to crediting accounts with deposits. Disgusting. I am so sick of banks that I could just hang on to my money as cash and not allow the banks the PRIVILEGE of using my money for their financial gains. Wake up banking industry. We are tired of being abused!!!!

Sincerely,
Amy Pollard
Tomball, TX 77377