

From: Margaret Hamner  
Subject: Electronic Fund Transfers

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Comments:

To Whom it May Concern,

Regarding Docket No. R-1343 I would like an opt-in option.

My husband and I were charged over \$500 in overdraft fees when we were on our honeymoon. Despite the fact that I made our hotel reservation with our credit card, my husband was asked to provide the card at check-in. We do not routinely carry this card, so he was forced to give his debit card. The hotel immediately billed us for our total stay, which is another practice that should be regulated. When we checkout, we gave them the correct credit card to pay the bill. Unbeknownst to us, the hotel then charged us again, and later refunded the debit card days later. During this period where we were double charged, we used our debit card normally, thinking we had several hundred dollars in the account. Unfortunately, each latte and convenience item we bought incurred another overdraft fee. I cannot tell you how shocked and devastated I was when we got our statement. The bank declined to help us, as my husband had just joined the bank (I made him switch to my bank when we married), and was told that he was an irresponsible person. It was humiliating and to say the least unfair.

Government is responsible for regulating issues such as this and I have waited years to have someone take interest. I demand an opt-in option from banks. The current situation is exploitive and wrong.

Sincerely,

Margaret Hamner