

From: Laura Jaworski  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Is it appropriate for a bank or other merchant to put a hold or lien or whatever they call it on your account when using your bankcard for the amount of \$100 even though your purchase was for way less than that and then if you only have say \$80 in your account your bank charges you a NSF fee even though the actual purchase was for less than \$100 and the bank charges an NSF fee. I had 2 bank accounts at one point and National City Bank in Pittsburgh was actually doing this. I racked up so many overdraft fees in one year - I closed the account. I still can't figure out how I was over drawing the account - I had more overdraft fees in that small time frame - it was ridiculous - than with the account I have had for 23 years at another bank.

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

Sincerely,

Ms. Laura Jaworski