

From: Mr. Ram Ch
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have a problem with Bank of America, as their system issued a check before the pay date and account went to -ve of \$5.00. they charged me \$25.00 for -ve balance. this is their system mistake and they are not taking responsibility.

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

Sincerely,

Mr. Ram Ch