

From: Jason Patterson  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank of America is the biggest crooks when it comes to this overdraft racket. I had zero dollars in my back-up checking account, I then went to the gas station and wanted to see if they would authorize a purchase with this card. Sure enough they did, because they knew they could stick me with a fee. How is that right? If there is no money in a person's account they should be denied the purchase; not allowed to spend, spend, spend and then charged a HUGE FEE.

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

Sincerely,

Mr. Jason Patterson