

From: Mr. Steve Hall  
Subject: Electronic Fund Transfers

---

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have probably been charged over \$1500 in overdraft fees since last summer when BofA bought out LaSalle. I was never given an option and am currently looking for a bank that does not act in this frivolous manner with my money. Worse, they manipulate the funds so that they can maximize the overdraft fees and I can prove it. When I went in to fight the fees they compensated one charge out of four, when only one POS purchase truly made the account overdrawn.

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

Sincerely,

Mr. Steve Hall