

From: Miss Naibel De La Campa
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Hello my name is Naibel and I am a customer at Bank Atlantic in Florida. I think it is very unfair that we are asked to pay fees for which we have not signed up for. I am having a problem right now with my bank and have had to pay almost two-hundred dollars just in fees. The economy is not so good these days and people do not have money to spend like in the past. It would make a big difference if we, as customers, would have a choice in which we can decide if we want the bank's overdraft protection on negative payments. Due to my bad experience, I am thinking about cancelling my account because it is just too much. If this keeps happening to several individuals they are going to opt to just keep their money as cash and then really it will affect the banks and it would eventually affect the country's economy even more.

Please do something.

Thank You.

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

Sincerely,

Miss Naibel De La Campa