

From: Chris Shirley, Sacramento, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

.B of A charged me 9 times over the period of Dec. 23 to the 26th. On the 26th, the first thing in my account was my payroll deposit, but I had inadvertently made overdraft charges on Xmas day and they charged me for those (5 @ \$ 35 each) and then processed my deposit. They wouldn't reverse the charges. I'd never had overdraft charges with them so I closed out my account and now bank with USAA who has a more pro-customer attitude.

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

Sincerely,

Mr. Chris Shirley
Sacramento, CA 95817-1412