

From: Robin Kenna, Puyallup, WA

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Last year my bank allowed a computer purchase to go through my account. Instead of freezing my account and trying to contact me for permission and to make sure this wasn't a fraudulent purchase (which was obvious since there wasn't enough money in my account to cover it), they let the purchase go through and over 22 other charges....EACH ONE RECEIVING

AN OVERDRAFT FEE of \$28! My husband and I spent hours on the phone and in the branch trying to fix this. The branch manager told my husband to his face that they had used up the monthly allowance of overdraft refunds and couldn't do anything to help us. She told him to call the bank's 800 number to see if they would do anything. They only refunded 6 of those fees!! Their excuse for not freezing our account was in the name of customer service! We called them thieves to their faces! Needless to say we have since switched banks but this is a prime example why there needs to be some sort of overdraft protection in place!

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

Sincerely,

Mrs. Robin Kenna  
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