

From: Doreene Clemente, Bronx, NY

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had many mistakes made by my bank WAMU when it comes to their overdraft policies. There were funds in the account and i have been charged an overdraft fee. Then i have to fight to have my money refunded on their mistake. Then they dont cover you if you are short \$1, but will charge you \$35. It's a total rip off and i am very unhappy with banks that take advantage of the the average hardworking people. It makes us feel helpless because money is power and those that have an abundance of it rip off those that don't have it.

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

Sincerely,

Ms. Doreene Clemente  
Bronx, NY 10455-2006