

From: Adam Gonzalez, Staten Island, NY

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please help us on this issue. Even after I left Bank of America, they would pay anything that is posted and then charged me \$35. I have paid hundreds of dollars to them while I was a customer. Now they are after me for the last one they paid after I left them. They tell me unless I pay those \$35. I wont be able to have any bank account (I have the letter). Of coarse they denied me opening an overdraft account, even though they gave me 3 credit cards.

You need to stop these abuses and make sure that if they going to pay an overdraft, you should have the choice to have an overdraft account.

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

Sincerely,

Mr. Adam Gonzalez  
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