

From: Robert Westermann, Midlothian, VA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My 27 year old son was charged over \$700 in fees after calling the bank to see if he had any money in his account. They told he he did and the balances we not apparent to him. We went to the bank hoping to negotiate the fees and they said he should have read the fine print. He refused to pay the fee and they said he would never be able to have an account anywhere. My son sold his car and we put the money in his account. This still was not enough. He worked overtime a lot and got sick. Now he is on a Liver Transplant List. A collection agency sent him a letter a year later and offered to settle the matter for half of the original fee. We went to the bank showed them the letter. They told us that they had sold the debt. He paid it off and opened a new account with the Bank.

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

Sincerely,

Mr. Robert Westermann
Midlothian, VA 23113-2268