

From: Jerome Becigneul, Mount Clemens, MI

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My wife and I had our Debit Card number stolen somehow. They emptied our bank account. At the same time, all the checks we had written bounced. 30 checks in all at the tune of \$30.00 each. So on top of the \$2700 the thieves got, the bank stole another \$900. The bank would not replace any of the stolen money that we had not authorized the use of the card, they would not drop the overdraft charges PLUS I still had to cover the checks that we had written to the tune of another \$1200.00. Quite a lesson we got in banking services.

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

Sincerely,

Mr. jerome Becigneul
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