

From: Susan Law, Oak Lawn, IL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am losing faith in the American Banking system. I find the practices of most banks abusive. My bank charges per overdraft item. So let's say on the day I went into overdraft I purchased 5 items for \$20 or less early in the day and then purchased a big ticket item that put me into overdraft,,the bank will reorganize the purchases so that they can charge the maximum number of overdraft fees i.e. showing the big ticket item first and then all the little purchases afterwards. This means they can charge me 4 or 5 times the \$30 fee rather than just once. I find this abusive....especially in these difficult times.

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

Sincerely,

Ms. Susan Law
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