

From: Helen Sohne, Shirley, NY  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had a recent experience with WAMU - on their side they refunded 4 of the six overdraft charges at \$34 each. However, the charges which made us overdrawn did not show up on our online statement on Friday, Sat or Sun. By Monday we were told that there was a problem and it appeared that they refunded the first charge. We were advised to come in and make a deposit on Tuesday, which we did. By the time the deposit (cash) was made we had incurred an additional 5 overdraft charges. In six years of having this account, this is the first time we had a problem. It happened because my husband was not at work to pick up his check during the week of New Years. Then his company sent his check to the wrong office. When I explained our dilemma, WAMU did refund some more of the charges however this cost us \$84. We were told, upon inquiry, that our account was not eligible for overdraft protection.

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

Sincerely,

Mrs. Helen Sohne  
Shirley, NY 11967-1511