

From: Gordon Myers, Addison, NY

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please stop the banks from ripping us off.

My bank Community National got me real good a few months ago. This is how they did it. I had over 1000.00 in my savings account at the time this happened. My wife was in the hospital and I was going crazy trying to work and take care of her at the same time. So I was using my debt card for some small purchases like a quick bite to eat between hospital and work, gas for my car ect. all under 10.00. I didn't have any time to get to the bank to get cash so I used my debt card, very handy. But I was over drawn in my checking account and they covered my purchases but never told me for 2 weeks I was over drawn. They charged me 30.00 for each occurrence a total of 480.00 overdraft charges for my 16 small purchases that totaled under 150.00.

Why didn't they just refuse the card ? A big rip off.

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

Sincerely,

Mr. Gordon Myers  
Addison, NY 14801-1124