

From: John Casey, Fairfield, OH
Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

I have been burned by this practice many times. I used the online bill pay service by the bank. i would have them come out every 2 weeks on a monday because thats when i had direct deposit. However if we had a holiday on that monday the bank would send my bill payments on the friday before thus overdrawing my account. And i have had overdrafts where i used my card for a pop maybe a dollar and i would be charged the \$30 overdraft. Not very Neighborily!!

Sincerely,

John Casey
Fairfield, OH 45014