

From: Maryellen Lewis, Lansing, MI  
Subject: Electronic Fund Transfers

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Comments:

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

Dear Federal Reserve Board Director:

Please make banks get customers' permission before enrolling us in expensive and deceptive overdraft systems.

Banks should simply not be allowed to enroll customers?-WITHOUT OUR PERMISSION?in systems that approve overdrafts without warning, and that artificially increase the number of \$35 fees the banks" can charge for a shortfall. It is fundamentally unfair.

I have been the victim of this scam more often than I can say, and it is both annoying and potentially disastrous. Please take action to control this practice.

Sincerely,

Maryellen Lewis  
Lansing, MI 48910