

From: Diane Tomasetti, Strongsville, PR

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:

Charter One One citizens Drive Attention: Ellen Almeny
Riverside, RI 02915

Dear Ms. Almeny:

As a valued customer of Charter One for the last ten years, I have come upon a situation that is unacceptable especially in these economic times when loss of job and home has atrophic consequences as we have seen. As the seven billion dollar bailout has been given to financial institutions, we the taxpayers are in good faith helping with the reconstruction of the banking industry. In return the situation of fees that were assessed to my account over the last week amounting to \$546.00 for insufficient funds is a travesty.

While on the Christmas break, my family and I traveled away to see family and my account went into arrears. On Monday, Dec. 29th, 2008 I deposited the necessary funds.

The funds I deposited were used for fees charged to my account. I called the bank and spoke to Vicky Herwig, only \$39.00 was given back to me. Needless to say this is a hardship upon us especially because my husband's pay had just been cut back 20%, which means we will lose \$14,000 in 2009. I then called again on Friday, Jan. 2nd, 2009 and spoke to Bola Ajaya asking for my money back and was told that over the year \$200.00 in fees was refunded to me and that I no longer qualify for retribution. Ms. Ajaya said, "this was not a bank error and we cannot help you?". My husband and I have two accounts with the bank, mortgage and home equity loan in which tens of thousands of dollars has been paid in interest payments over the last ten years. I am appalled at this mindset from the bank when all of us are struggling to make ends meet and the audacity of the bank especially after the economic debacle in 2008 and the acceptance of ownership we the tax payers have assumed for the banking errors.

After further review of this situation, I realized that there may be thousands of other customers of your bank that have been charged these exorbitant fees who are also struggling to pay their bills, worried about having a job, and seeing their life savings dwindle down to nothing because the financial industry made errors that are being salvaged by us, the taxpayer. Someone has to speak to this injustice for all of us. Maybe there should be an investigation.

I hope this matter will change your inflexible policies, and you and the financial industry will realize we are the sole providers of your existence, and you are the beneficiaries of our faith and kindness. Please make this right for all of us.

Sincerely,

Diane Cianca-Tomasetti 20783 Sandalwood Lane Strongsville, Ohio
44149 440-878-1601 dianecianca@aol.com

cc: United States Treasury Department Ohio Attorney General
Office Plain Dealer, Cleveland Ohio

Sincerely,

Diane Tomasetti
Strongsville, OH 44149