

From: Melissa Nolte, Lawrence, KS

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 overdraft fees in a big way. US Bank paid several sales on my debit card -- about five that were all under \$20.00 each. Then they charged me \$37.50 for each and charged me \$7.00 per day that the account was overdrawn. I ended up owing over \$500 for a total amount of \$70 in purchases. Now they are trying to take me to court or garnishee my wages. I wish they had alerted me that my account was insufficient before I made the mistakes.

Sincerely,

Melissa Nolte
Lawrence, KS 66044