

From: Joan Olvera, Sparks, NV
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:

Tell the Fed you want opt-in, and if you have been burned by banks' unfair overdraft practices, tell them your story. Banks have gotten out of hand. Example, they took out my money for my rent and house payment without my permission ruined my credit worse than it was. Then put limit on my credit cards which made them overdrawn and they were not to begin with and were not being used just a pay down was done monthly. Banks charge late fees over the limit fees, you can't reason with them by time you get a bill it's thousands more than you owed to begin with. Worse than loan sharks, this is why people are filing bankruptcy and walking away. People can't reason with incompetent people on the phones who say they will fix the problem but in reality they make it worse and more expensive. I was with my bank since 1982 and walked away from it, because I can not trust them to take care of a simple problem. People sometimes lose jobs or something happens and banks will not work with a person it's all greed and we keep bailing them out to be corrupt and the rest you already know about.

Sincerely,

Joan Olvera
Sparks, NV 89431