

From: Nathan See, Saint Louis, MO

Subject: Electronic Fund Transfers

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Comments:

Jan 31, 2009

Federal Reserve Board Email comments

Dear Email comments,

I bank with Bank of America. They have on numerous occasions, posted new transactions that are higher in dollar value to throw my account into a negative, then posted older transactions with lower dollar values so that they can charge me with overdraft fees. The month of January 2009, they charged me \$310.00 in overdraft fees. I can't afford to pay my bills with shady dealings like the bank gets away with.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. Nathan See  
Saint Louis, MO 63146-4503