

From: Antoniog Green, Fort Lauderdale, FL

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:

Mid 2008, had to pay 4 fees of 33.00 all at once because the bank cleared a larger item first which exposed the much smaller transactions to the overdraft fees. those transactions were actually were actually accounted for when i transacted them. my deposit to cover the larger items was the transaction which was late. my pleading to the bank fell on deaf ears and i was firmly put in my place by the several agents i spoke to, absolutely no sympathy to the fact that i had to pay a painful 140.00 i did not plan for, because of their policy of clearing the largest transaction first, a policy which we as customers have no power to change, even though we get bused by it time and time again...help us somebody!!

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Sincerely,

Antonio Green
Fort Lauderdale, FL 33319