

From: Sharon Tounzen, Athens, AL

Subject: Electronic Fund Transfers

Comments:

Feb 2, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have an account with U S Bank. I am unable to use the account because of excessive fees charged to the account. I am a snior on disability. My income is well below the poverty line. Almost my entire monthly check for November 2008 disappeared due to these excessive charges. I was not receiving statements in the mail and could not access my account online. I contacted the closest bank for assistance and was told I needed to call the branch across the country where I had opened the account almost 3 years earlier. The bank employee said they would get back with me but all I got was a form letter about repayment of the fees. I need help in getting these charges reversed. Thank you. Sharon Tounzen

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

Sincerely,

Ms. Sharon Tounzen
Athens, AL 35611-4677