

From: Eva Antillon, El Paso, TX
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 am a real estate agent and I am tired of watching how bank rob people of their homes, I can not believe that banks are foreclosing with only one to two payments behind on their mortgages. 5 years ago, banks would foreclose with 4 to 8 months behind in payments. You guys had allowed them to rob the American people. Now they say that they are in bankruptcy,,, WELL, of course!! The all have asset recoveries companies aside bank books where they keep repossessed homes and a lot of homes don't even come into the market!!!

STOP THIS!!!!

NSF FEES are at all time high, banks will manipulate charges and the time of the charges and deposits to be able to charge more fees and get account holders money.
WHAT A MESS!!

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,

Eva Antillon
El Paso, TX 79912