

From: Lyndie Dragomir, Arlington, TX

Subject: Electronic Fund Transfers

Comments:

Feb 9, 2009

Federal Reserve Board Email comments

Dear Email comments,

My husband and I have fallen victim to Washington Mutual and Bank of America's clever ways to claim overdraft fees. A \$35.00 fee for a \$0.02 negative balance? That is not only unethical but cruel to your customers. We have left both institutions and are now with a Credit Union that gives us this option. I would love to have my money back from the scam that was played on me by the big banks that are now alive because of my tax dollars.

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

Sincerely,

Mrs. Lyndie Dragomir
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