

From: Pamela Williams, Lansing, IL  
Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

I logged the following complain on Ripoff Reports on 12/30/2007  
Report: #XXXXXX.

Chase has an excess fee scam.

Example: I used my debit to pay a utility bill, saw it reflected on my internet account immediately, but it was later removed and reapplied days later an assessed overdraft fees. This has been going on for months. I got paid direct deposit weekly and they were flipping my money out of my account faster than I can make it and not paying the debits or checks just charging the fees.

I had the cancel my direct deposit just to get a full paycheck. I went in the Bank in Munster, Indiana and the Banker was of no assistance. I had her to cancel my debit card and requested that she close the account. I was told that I had to pay the account out before I closed it and it would continue to assess fees. The fees are now \$1200.00 plus and counting. None of my bills have been paid and I still owe them.

Called and faxed in a complaint the claims department which told me to let Chase close the account and negotiate the balance. Just want everyone to be careful because they are in the business of making money but to just plain old take it is robbery.

Pamela Munster, Indiana U.S.A.

I am currently living in Lansing, Illinois. I have not received any letters but I know this will be on my credit report.

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,

Pamela Williams  
Lansing, IL 60438