

From: Amy Durkee, Orlando, FL  
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:

Enough is enough. Banks should not be allowed to enroll their customers in systems that approve overdrafts without their permission. What's more, banks should be required to offer an option whereby if accounts are not available, debits cannot be made.

Several months ago, I made an error in my checking ledger and neglected to subtract a large check I'd written. I proceeded to use my debit card for several items, all of which, I later discovered, were covered by my bank (Regions), as a "courtesy."

I was shocked when I checked my balance online and realized I had accrued hundreds of dollars in overdraft fees, when my account clearly indicated I did not have the funds to cover the purchases at the time.

Mind you, it is a consumer's responsibility to keep track of accounts; however, if a person does not have the funds in his or her bank account, the bank should not be entitled to proffer said funds on the customer's behalf without permission.

To make matters worse, when I actually called to request that this "courtesy" be removed, I was informed that this wasn't possible; the bank (Regions) would still cover debit card purchases against a lacking balance -- "just not as many."

Please help put bank account holders' finances back in their own hands and make account balances mean something. Banks are making a killing, and there is nothing customers can do to stop their banks from "helping" them when mistakes are made or times are tough. And making matters so much worse.

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,

Amy Durkee  
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