

From: Kare Medina, Rockford, IL  
Subject: Electronic Fund Transfers

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Comments:

Jan 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

to whom will help us ....we have been with amcore bank for many years no more than ever are we paying overdraft fees of over three hundred dollars ..... amcore states on sum and so we make payments later to find out that it was incorrect and leaving us paying 29\$ in overdraft fees it seems to be happening so much more now than it did year past.....in less than one month we payed over 600\$ in overdraft fees its frustrating to say the least but if they make a statement need to

stick by it...or when u make a withdraw from the atm it gives a balance later when u look online it show the wrong date and now were paying

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

Sincerely,  
kare medina  
Rockford, IL. 61108