

From: Susan Wrobleski, Waynesville, OH

Subject: Electronic Fund Transfers

Comments:

Jan 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

The bank changed my account mailing information which caused delays in receiving notification regarding an overdraft. Their on-line alert system does not reflect accurate balance info. I have been charged hundreds of dollars for their errors and they refuse to help me with corrections. They know I am an adult with a learning disability which they are indifferent about. I am now struggling with finances with rolled over overdraft charges that I can not stop them from automatically taking from my account. The process for correction is dependent on a branch manager directed by corporate policy. If he/she doesn't like me - no adjustment is made. I've been at their mercy eventhough I've asked for their help. Fifth Third Bank corporate offices aren't accountable to banking customers.

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

Sincerely,

Ms. Susan Wrobleski
Waynesville, OH 45068-0036