

From: Cindy Alesiano, Dover, OH

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am banking with Huntington Bank and have been a customer for about 30 years. They are now charging overdraft protection fees on 37.50. Two weeks ago I had a 4.50 purchase and was short that amount - I put the funds into the bank immediately and the entire thing started to snow ball and by the time it was over - Huntington bank charged me over 300.00 in fees to cover what a 4.50 overdraft started? I have contacted them on several occasions about their process of this, I do on line banking and watch my account on line and no all transactions are apparently being shown.

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

Sincerely,

Mrs. Cindy Alesiano
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