

From: Shirley Whalen, Blairsden, CA

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

When I received the notice from B of America that I had an overdraft, it arrived more than a week later. They had taken out the overdraft fee of #37.00 causing every other check I had written to bounce - for which they charged me a total of more than #300+ for the fact that I was overdrawn originally by only #2.00. This caused me untold grief as my income is \$500 a month, the store that the check was written to was charged \$37.00 and they wanted me to pay that plus the two dollars.

Needless to say I couldn't do it as I was broke and stunned. Shortly thereafter, the little business put the sign up -OUT OF BUSINESS..THERE IS A LIMIT TO THE AMOUNT OF FEES THAT ARE ALLOWABLE. GOUGING IS NOT RIGHT. \$300+ BECAUSE I WAS ONLY TWO DOLLARS SHORT AT THE TIME, IS

USUROUS AND DECRIED IN THE SCRIPTURES- IT IS FALSE WEIGHTS AND GOD SAYS IT IS WRONG. I WAS NOT NOTIFIED IN TIME TO DRIVE 16 MILES TO THE BANK AND PUT IN THE \$2.00 I WAS SHORT. I'VE NEVER RECOVERED FROM THIS GOUGING.

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

Sincerely,

Mrs. Shirley Whalen
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