

From: SHEILA WOLFF, Santa Ana, CA

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

BANK OF AMERICA IS THE WORST. I HAD MONEY IN MY ACCOUNT. ADMITTEDLY JUST A LITTLE. I WENT TO STARBUCKS FOR 2.65 AND PAYPAL FOR 1.20 OR SO. THEY RAN THEM THRU BUT NOT BEFORE JUGGLING MY ACCOUNT AROUND SO THAT THESE 2 ITEMS BOUNCED AND I WAS CHARGED 38.00 EACH. I COULD NEVER

FIGURE OUT WHAT THEY WERE DOING OR HOW AND HAVE INCURRED TO MANY COSTS. I FINALLY LEFT THEM.

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

Sincerely,

Ms. SHEILA WOLFF
Santa Ana, CA 92706-1467