

From: Judith Wolfe, Crescent City, CA

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank of America helped sink my ship with all their "extra charges" , particularly for what they called "overdraft" charges...When I terminated my account the clerk argued against it...Her employer had her in a real panic....I now deal with membership in a credit union...Much more honest & no surprises...Will never do business with a "bank" again...

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

Sincerely,

Ms. Judith Wolfe
Crescent City, CA 95531-8313