

From: Doyle McCauley, Elkhart, IN

Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

Had a personal example with Chase Bank. Been a customer for years and had an over draft by mistake on my side, but had thousand in saving which I tied in with my checking account. They charged me three times on over draft that was extra high. They would not remove even though I never had over draft before and keep thousand in saving/checking attached account. I have automatic bill pay so they are always paid at the right time. That causes major overdrafts. They have to have a law made to give good customer service is a shame on America way companies have to do business. It is a shame that business fill they have the right to do bad business to the America people. The bill of rights allows people to do business in America and it is not a right. They seem to have over looked THE LAW.

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

Sincerely,

Mr. Doyle McCauley
Elkhart, IN 46514-1144