

From: Judith Norfleet, Ramsey, WA
Subject: Electronic Fund Transfers

Comments:

Judith Norfleet
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Federal Reserve Board

Dear Federal Reserve Board:

BoA took out \$35 overdraft fee on the 3rd of the month just when my social security payment was posted and I even had overdraft protection in my savings account. They said that I needed \$50.00 and more in savings as I had only \$25.00. The \$25.00 would have covered the \$3.00 charge. They said the minimum was in the fine print. What fine print? never recall any such minimum. They have done this repeatedly with exorbitant charges when just a day or two would have covered any charges.

Sincerely,

Judith Norfleet