

From: Regina Knapp, Midlothian, VA

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been abused with many over draft fees. Wachovia is the worst since they merged with First Union. I even talked to their managers to have a code put on my account that won't let it do that, but while they assured me the code was put on, it happened again. I then called back and spoke to another manager who said the code was never put on but they would do it, guess what they LIED again. I am a single parent of four children and I work for my money. I take care of their needs and resent some stupid banker manipulating my accounts to squeeze everything they can out of me because I don't have tons of money in their bank faults.

They even shorted one of my ATM cash deposits by saying I didn't have it in the envelope. I let them know how since I don't trust them that I counted the money in front of the ATM camera and put it in the envelope while the camera rolls so there is no excuse that it should be short. They said it would take 10 days to investigate- we are on day 22 and still no word and no refund. You can guess what else- that shortfall caused an over draft fee of \$35.00! They steal \$20.00 from me and get paid to do it! Please don't shrug your duty on this!!!!

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

Sincerely,

Ms. Regina Knapp  
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