

From: Jeannette Gomes, Marion, MA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am just going to the Sovereign bank again yet today . Apparently, there was a charge taken out of my account, a debit card purchase that was miscalculated by me and overdraw me \$2.22. I also moved at the same time and for whatever reason my address change at the bank didn't go through .. I had gone in there 4 times...ANYhow I get a letter forwarded to me on Feb 10 , stating on Jan 28 there was this overdraft and I was charged \$39.00 over draft fee plus \$5.00 a day ! I had not been notified until this point. I ran to a local branch and paid \$190.00 of my disability check , which left me less than \$500.00 for myself and family to live on for the month because of the fees and \$2.22 miscalculation. I was going to tell the bank where to go and close the account. The manager there told me to go to the origionating branck and talk to the manager. SO I drove 30 miles to my old town and spoke with her. She refunded me \$45.00 in fees and I got the address change in there yet again as she said it never went through. I get a notice from the same bank 2 days later telling me to call and go in as they are going to close my account because I owe them money !! Irate

I call and get some nasty little girl telling me the account is fine BUT that I had closed it myself not them . I have tried all day yesterday to call the branch manager and find out what is going on and where is my \$45.00 to no avail . So am havng one of my children drive me to the next town local branch to find out and get my \$45.00 so I can feed my kids and definitely close this account ! I also Just found out that the bank has been aquired by a bank in Spain .. I am sure they may be a good bank, but I am sick of the US selling out everything to other countries .. we need to take it back ! If I want goods from China or Japan or Guatelmala, I will go there as a tourist and get them or live there .. If I want to bank in Span or Brazil , the same thing .. I can"t even find a US FLAG to hang in front of my home that is made in the USA anymore !! Stop selling us out ! Stop allowing us to be ripped off !! This is not right, has never been right and never will be . What goes around , comes around .. so bring it back to the US people .. our money , our country !

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

Sincerely,

Miss Jeannette Gomes
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