

From: Kelly Howells, San Antonio, TX

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I personally paid several 29.00 over draft fee's after Bank Of America authorized a charge that overdrew my account by 400.00 dollars that I was completely unaware that was going to be charged to my account and was subsequently charged numerous ODF's. I went to B of A to dispute the charge as I still to this day feel this was a completely un-authorized charged and was told "sorry thats a billing dispute" this whole thing cost me hundreds of dollars when if they had simply not authorized a charge that overdrew my account by more than 400.00 dollars there would never have been a problem, but then again they would never have been able to charge me \$29.00 for a \$2.99 charge. This is rediculous and then the banks and the government turns to us to bail them out!! ARE YOU FRIGGIN KIDDING ME!!!

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

Sincerely,

Ms. Kelly Howells  
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