

From: Julia Briggs, Snohomish, WY

Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Key Bank held an atm deposit of my son for five days, allowed 15 charges to go through, called me and said it would be \$35 for each, which I deposited enough to cover. The charges were \$36.50 for each, so 2 more checks bounced.

Their excuse was some people deposit empty envelopes in the deposit. They should go after the criminals instead of treating their (now former) customers like criminals. My son now banks at a Credit Union because of Key Banks greed. The deposit was made several days before the charges. The online bank site showed the full deposit as cleared well before it actually had cleared. It also showed the balance as positive until the SECOND overdraft charge.

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

Sincerely,

Mrs. Julia Briggs
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