

From: Ms. L. Friedman, Longmeadow, MA
Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have a reserve credit line on one of my checking accounts, but I don't want to use it anymore.

It was opened at Baybank (over 20 years ago), which was bought by Bank of Boston, bought by Fleet and currently owned by Bank of America. This bank practices usury.

I cannot get an accurate balance unless I literally go into the bank and pay the full amount right then and there. Even the ATM does NOT give me the correct balance!

I am currently shopping for a well run, FAIR local bank to move all of my BofA savings, checking and IRAs to. I have had enough!

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

Sincerely,

Ms. L. Friedman
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