

From: Clairetta Anderson, Mounds View, MP

Subject: Electronic Fund Transfers

---

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Our bank, TCF National, charges an outrageous fee of \$37 without asking us whether we want them to do so or not.

At one point, we were charged three times for a mistaken withdrawal from a company we did not give permission. TCF would not return our fees, but finally decided to refund our account for only two of them.

They still kept the fee, of our money, to pay for a dishonest company's withdrawal.

This is not fair to us who pay their salaries and entrust them with our money. Something needs to change.

We should have the right to decide whether we want to pay those fees or not, not them decide for us.

This incident is not the first time they have taken our money, but it most certainly will be the last.

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

Sincerely,

Mrs. Clairetta Anderson  
Mounds View, MN 55112-1532