

From: Brad Bacon, Salt Lake City, UT
Subject: Electronic Fund Transfers

Comments:

Feb 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have stopped banking at Washington Mutual/Chase based on the practice of saying that my ledger balance was one amount, then I pay bills, and get overdraft notices for money that was supposed to be available to me. I ended up paying anywhere from 70 to 240 dollars in overdraft per paycheck. That is theft in my opinion.

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

Sincerely,

Mr. Brad Bacon
Salt Lake City, UT 84110-2846