

From: Ford Taylor, Pasadena, CA

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was out of town renovating my sister's "new" house so she could move in. There were many trips to Home Depot. Unfortunately I was unable to track my account funds but was confident I had prepared for the job ahead. However, an errant surprise payment (my fault) depleted my account funds considerably. I accumulated a half dozen overdraft charges (sometimes more than 1/day).

And even though I had several accounts with WAMU totaling 20 times my overages I was charged \$30 over & over, day after day with no attempts made by the bank to contact me in any way ever. When I returned home around 10 days later I was finally able to check my accounts online. You can imagine my shock. Even after discussing the situation with the bank assistant manager (the manager was unavailable) she only removed one \$30 charge as a courtesy.

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

Sincerely,

Mr. Ford Taylor  
Pasadena, CA 91107-3903