

From: Victoria Thomas, Bailey, CO

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

US Bank is the ultimate offender when it comes to overdraft charges and bank fees! I was recently a victim of fraud, and although I got all the vendors paid in full, and the large amount in the bank to cover this fraud, they continued to charge up \$1000 in bank fees in less than 30 days. I let it go to a charge off because there was nothing more I could do about it.

Now with another bank - Bank of the West, and rather than telling someone when the account is close, they let you continue to use the card and then tack on \$100+ in fees after the fact.

One more note: US Bank holds CASH DEPOSITS until debits have been processed, increasing their chance to get money though bank fees and overdrafts.

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

Sincerely,

Mrs. Victoria Thomas  
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