

From: Greg Dent, Tulsa, OK
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Here's a chance to convince America that consumer interests can sometimes rise to the level of importance accorded bank corporation interests.

My daughter has been charged \$105 in a single day for an overdraft on a \$3.96 i-Tunes download. That's because the the initial overdraft triggered a \$35 Bank of America fee, which then triggered subsequent overdrafts, which triggered additional fees. Once in the cycle, BOA will ding you every single time, multiple times a day. BTW, they also canceled my credit card and my only notice was the returned check fee from the bank where I deposited the BOA check. BOA is the worst. Let them die.

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

Sincerely,

Mr. Greg Dent
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