

From: Deborah L. Hall, Albuquerque, NM

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I did opt in for overdraft services, however my bank, (Wells fargo NA) charged me an overdraft fee when THEY failed to post a deposit when it was made. They never reversed the overdraft fee, even though it was their mistake that caused it. I have also noticed, that Wells Fargo has instituted a practice of charging me, when someone else makes a wire transfer into my account. I think banks need much more oversight and regulation.

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

Sincerely,

Ms. Deborah L. Hall
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