

From: Todd Sanders, New Carrollton, MD

Subject: Electronic Fund Transfers

Comments:

Todd Sanders
New Carrollton, MD 20784-3235

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Federal Reserve Board

Dear Federal Reserve Board:

I think my biggest problem came into play when I had cleared expressed and told a Wachovia bank teller that I wanted a debit card that did not go over the limit on the account. I wanted to work like a card that the students use, I found out after an event we threw that that was not the case and the bank did not want to hear what we had to say. There is nothing in place to keep them accountable. I would like that to be rectified. If monies are not in place, then the credit card companies should not be allowed to charge the card if the balance is not available.

Please resolve this issue.

Sincerely,

Todd Sanders