

From: Felicia Crain, Middletown, OH

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

My checking account at Fifth Third was supposed to be set up with overdraft protection so that if I over-withdrew, the funds would come out of my savings account and fix everything with no additional charge other than to transfer the money. When I over-withdrew about six months later by a mere \$0.41, I ended up getting charged almost three hundred dollars. When I went to the bank to see why I was being charged all the overdraft fees, I found out that my account was never set up the way it was supposed to be. They ended up reversing HALF of the fees. I still had to pay almost \$150.00 for a forty one cent overdraft that never should have happened in the first place! Fifth third did not take responsibility for the fact that they did not set my account up the way it was intended to be. I even had documentation proving that my savings account was supposed to be linked to my checking account with overdraft protection. Needless to say, I no longer bank with Fifth Third, they did this to me time and time again!!

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

Sincerely,

Ms. felicia crain
Middletown, OH 45044-3284