

From: Leslie Jackson, BOISE, ID  
Subject: Electronic Fund Transfers

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Comments:

Leslie Jackson  
BOISE, ID 83702-4931

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Federal Reserve Board

Dear Federal Reserve Board:

I am the power of attorney for my mother who is 84 years old. I do all her banking for her. I had to go out of town for 10 days and when I returned I saw that she had used her debit card which put her over her limit by about \$6.00. Although she was granted the charge made to her account, because she has overdraft protection, she was also charge for an overdraft which cost her \$35.00. My mother lives on a very fixed income. When I called the bank, they refused to take off the overdraft. They will not allow her to opt-out of the overdraft protection program. They said it was a service for their customers, but I feel it is a dis-service to their customers. The bank is US Bank.

Sincerely,

Leslie Jackson