

From: Crystal McKinney, Birmingham, MI

Subject: Electronic Fund Transfers

Comments:

Crystal McKinney
Birmingham, MI 48009-5951

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Federal Reserve Board

Dear Federal Reserve Board:

I have had problems with Bank of America doing shady things with my account so it could get higher and more overdraft fees and they also took money out of another account, without permission, to pay for fees leaving weekly with no pay. I don't think that it is right or fair that I should have to suffer because banks are greedy.

I do not want to be automatically enrolled in an overdraft "protection" program. Please allow me and other customers to "opt-in" to these programs rather than allowing banks to automatically enroll us.

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

Sincerely,

Crystal McKinney