

From: Mr. MIGUEL HERNANDEZ, Rancho Cucamonga, CA

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

ON JANUARY 16, 2009 MATHIS BROTHERS MY PREVIOUS EMPLOYER HAD DEPOSITED MONEY INTO MY BANK OF AMERICA ACCOUNT BY ERROR AND SEVERAL DAYS LATER WITHDREW THE MONEY TAKING IT FROM MY ACCOUNT WITH NO AUTHORIZATION FROM ME SINCE I WAS NO LONGER THEIR EMPLOYEE. BECAUSE I WAS EXPECTING MONEY

FROM THEM I STARTED PURCHASING ITEMS WITH MY BANK CARD AND MOST OF ONLY AMOUNTING OF NO MORE THEN \$10. NOW BECAUSE OF THE ERROR OF MY PREVIOUS EMPLOYER I HAVE A TOTAL OF "15 OVERDRAFT CHARGES" AT \$35 EACH I OWE \$525. THIS IS UNFAIR ESPECIALLY IN TOUGH TIMES WHEN YOUR TRYING TO STAY UP ON YOUR FEET AND CHARGES LIKE THESE JUST KNOCK YOU OUT.

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

Sincerely,

Mr. MIGUEL HERNANDEZ
Rancho Cucamonga, CA 91701-7745