

From: Mike Jones, Palm Harbor, FL

Subject: Electronic Fund Transfers

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Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Force banks to warn customers AT THE POINT OF SALE TERMINAL (or ATM), that they have insufficient funds and will be charged a fee for the transaction to be covered by their bank.

BANK OF AMERICA charged my 19yr old daughter over \$200 in fees stemming from an initial \$2 overdraft she was not aware of.

She made 5 more small ATM withdrawals, not knowing each cost her \$35.

(The 1st overdraft was due to her paycheck not clearing in time.

Christy had no way of knowing this.)

This is a MAJOR AMERICAN COMPANY VIRTUALLY STEALING MONEY FROM A 19yr OLD GIRL!!!

Please fix this.

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

Sincerely,

Mr. Mike Jones  
Palm Harbor, FL 34684-1832