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Subject: Regulation DD

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Federal Reserve Board

Dear Federal Reserve Board:

Here's what happened to me. I went to an ATM at my bank, Bank of America, to withdraw cash. The ATM wasn't working so I went into the lobby. In all fairness, I had had some drinks that day. I told the teller that I wanted to withdraw \$100 and gave her my ATM card and my ID. The checking account had a linked saving account and most of my money is kept in the savings. She gave me the \$100 and BOA promptly charged my account a \$25 insufficient funds fee. The teller had withdrawn the \$100 from my checking account which only had \$97 in it, instead of the savings account which had substantially more funds in it. It seems that they wanted to stick me with \$25 insufficient funds fee because the teller choose to withdraw the funds from my checking instead of the linked savings account. The ATM cards works for withdrawing from both accounts - and from experiece, it would not have let me withdraw more money than waht was available in the account. I think it is stinky, but I can afford it and am taking my busienss and portfolios elsewhere. My real concern is that, if they treat me this way, how are they treating the poor single mother who is struggling to buy gas and put food on her talbe for ehr children? Let's stop big bank from systamically abusing the poor and less fortunate.

I would rather have my debit purchase denied than pay a \$30 fee for overdraft protection.

Banks should be prohibited from advertising or promoting unsafe banking practices.

I would like to have the choice up front to enroll in an overdraft loan program. Please require the banks to give me that choice before charging me a fee.

Close the loophole that lets banks make cash advances to consumers without providing truth-in-lending protections and cost disclosures.

Require that overdraft loan costs be disclosed under open-end credit rules.

Require banks to get consumers' affirmative consent before extending overdraft loans.

I support your plan to ban overdraft fees on debit holds. Please go one step further and ban overdraft fees when the funds are in my account but haven't cleared yet.

Please ban the practice banks and credit unions have of withdrawing my largest checks first. It is unfair to manipulate the order in which debits are processed to maximize fee revenue while routinely covering overdrafts and charging big fees when they do.

It is deceptive for banks to claim that automatic "bounce protection" is discretionary while also representing that consumers can expect the bank to cover overdrafts or while permitting consumers to overdraw at the ATM, POS or through preauthorized debits.

Most of the people who get hit with repeated overdraft fees can least afford it. We have enough unbanked people in this country as it is.

Require financial institutions to separately report checking account fee revenue for insufficient funds and for overdrafts. That way we will know how much money they make off this unfair and deceptive practice.

Sincerely,

dean boedeker