

From: Liesl Rietkerk
Subject: Electronic Fund Transfers

Comments:

To whom it may concern

I am emailing you to inform you that I strongly support the "opt in" choice presented by the federal reserve board in association with how banks should handle overdraft services. I have lost hundreds of dollars over the course of the 10 years that I have banked with wells fargo. NOW that I am an adult, it hasn't been a problem, but as a teenager who was trying to learn good banking habits, and as a college student who could barely keep the minimum in her account without getting charged the 5 dollar a month fee for going below it (that I was not made aware of until 3 years after it had been happening) the 33 dollar overdraft fee imposed by wells fargo has been extremely detrimental to my finances. In particular, I was once charged 3 over draft fees in one day. THREE. What were my total purchaes? 3 purchases that equaled to about eight dollars. so in totally I was charged 99 dollars in overdraft fees for 8 dollars in purchases. this is a gross violation of this supposed "customer service" of overdraft fees, and when I brought my grievance to wells fargo, they refused to fix it. I should have quit my business with them but I didn't, and I regret it. Please help others like me, who have lost out to banks by understanding that the people affected most by these overdraft policies are people who cannot afford to have the fees taken out. Usually college students or people who just don't have enough money in the bank to cover their basic needs. thank you!

Have a good day

Liesl Rietkerk