

From: Cindy Remaley
Subject: Electronic Fund Transfers

Comments:

I am for the OPT-IN method for overdraft protection. I am currently fighting with KeyBank of CNY re: \$28.50 overdraft fees being charged to my checking account EVERY 5 days because of an overdraft of \$12 when I wrote a check TO CLOSE THE ACCOUNT, and I wrote it for \$12 over what I thought my balance was. I am now up to \$152.00 in charges for an account I was trying to close.

I have been fighting with the Bank Branch, their Bank Website "Contact Us" link, their Overdraft Collections Dept. and now have gone onto the the Branch Manager's District Supervisor for assistance. So far, they all keep passing the buck.

Michael D. Standen