

From: Theresa Wheeler, Dacula, GA

Subject: Electronic Fund Transfers

Comments:

Feb 11, 2009

Federal Reserve Board Email comments

Dear Email comments,

Ever since WAMU switched over to Chase my checking acct of 6 years went from reporting debits and check withdrawals immediately to delayed posting. I can call for current balance and then use my debit card then the following day they have said something was presented and whop me with 34.00 fees. I've rung up over 400 in fees in the past month from this deceptive bookkeeping practice. When I complain they give me the typical scripted answer but I know they are screwing around because nothing like this has happened in all my years of banking (over 35). These companies need to be stopped now - its like fraud!

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

Sincerely,

Mrs. Theresa Wheeler
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