

From: Darlene Matthews, Irvine, CA
Subject: Electronic Fund Transfers

Comments:

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Federal Reserve Board

Dear Federal Reserve Board:

What has to STOP
#1 is the FAKE BALANCE ON THE ATMS.

yes . setting us up to bounce.
things in the air - we cant even find out form the teller have to go to
speacil account execs or go on line. so wehn your account says you have
200. you may have 50c. and as many do not to get the reciepts amny are
ntpo able to figure out what went wrong there no way to do anyhting.

What has to stop #2
when consumer mistakes are made multi come in the same day - banks clear
the biggest and bounce multiple small debits/checks. so cahrges of near
\$100 on small purchages WHEN REALLY ONE big one bounced are common.

Few poor and disabled have computer access to get what the ablances are.

I HAD PROBLEMS WHEN THINGS SWITCHEd OVER FORM ATM TO the not really a
credit card. CREDIt card. the atm automatically said denied when you were
over.

ThE CREDIT CARD LETS YOU CHARGE ON THE ATM WHEN THERE IS NO MONEY TO
COVER.

HOW CAN YOU GET "CREDIT" to the seller WITHOUT BEING GRANTED CREDIT
PAYMENT ARRANGEMENTS to the cardholder/buyer?

HOW DOeS A BANK ELECTRONICALLY LEND MONEY AND THEN NOT ACTUALLY GIVE IT?

#3 THIS SETTING THE CUSTOMER UP Approving but then not granting the
credit must stop.

HOW DOES THIS its not a credit card DO ANY THING BUT set customers up to
PAY bounce charges ?

Sincerely,

Darlene C. Matthews