

From: Kathleen VonDeLinde, Rush City, MN

Subject: Electronic Fund Transfers

Comments:

Kathleen VonDeLinde
Rush City, MN 55069-2070

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Federal Reserve Board

Dear Federal Reserve Board:

I had to close my checking account because of over draft fees" at times they would take my entire SS check. I finally closed my account didn't write a check for a month and made sure there were no outstanding checks. I went in and closed my checking account they cut up my check card. It took my entire SS check and the rest of my savings to close it. A few weeks later I started getting more over draft charges for automatic checking and they started to charge me over draft fees" and have it in collection right now. I don't know why they didn't send it back saying account closed instead of charging my over draft fees" on a closed account. Their charges added up to \$500.00 on a closed account when not a check was written. Through the few years before I closed the account it was nothing to get \$500.00 in over draft fees" and I never knew how that could be. I have lived now on SS check without any errors and no more over draft fees" on cash. It's not good to carry cash but the bank was robbing me anyway so if I were robbed it would not be any different. Their fees" cause a boomerang effect and got me behind in my credit card bills so now I'm being sued for 3 times what I owed and attorneys fees". The banking industry and credit card companies are committing robbery but they are doing it legally and that is just wrong. We need change and big change

Sincerely,

Kathleen VonDeLinde