

From: Marianne Duke, San Francisco, CA

Subject: Electronic Fund Transfers

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Comments:

Marianne Duke  
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Federal Reserve Board

Dear Federal Reserve Board:

I do my big banking the day my disability check is deposited. When I opened a new Bank of America account and left \$25 in a corrupted account, their software told the BOA representative I had more money in my account than I really had. I paid my BOA credit card \$ to the teller, and before I removed any money from my disability check, but the software did not record the credit card payment deduction. So when a check written seven months earlier for \$20 was presented to the corrupted account, there was not only no money, but it appears the BOA credit card payment also bounced. I'm still time-lining the event with all my receipts. I rarely wrote checks. I pay 99% of all my bill with US post office money orders. I trust the US post office. I do not trust the Bank of America or myself to be clever enough to know what they are doing.

Sincerely,

Marianne Duke