

From: Jason Gearhart, Dixon, IL
Subject: Electronic Fund Transfers

Comments:

Jason Gearhart
DIXON, IL 61021-1636

March 18, 2009

Federal Reserve Board

Dear Federal Reserve Board:

I have lost over \$1,400.00 to Fifth Third Bank in unjust overdraft fees. Sadly, I am not alone - I have found several websites and over 400 customers of Fifth Third who have experienced the same heartache. I have sent complaints to the Better Business Bureau, sent a letter to the Vice President of the Fifth Third Bank and I still have not achieved any satisfactory results. I have all the documentation needed to fully explain my case. If there are any questions concerning my complaint, please do not hesitate to contact me. All I am asking is for the bank to be honest and reverse every overdraft fee that is unwarranted and outright unfair. When I go into overdraft, I will pay an overdraft fee for those transactions that I made while the account was overdrawn, according to what is registered in my checkbook - not according to when the bank decides to post them to my account. In these times of corporate greed and scandals, it would be very reassuring to see honesty prevail.

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

Sincerely,

Jason Gearhart