

From: Cyndi Bigley
Subject: Electronic Fund Transfers

Comments:

Chairman Ben Bernanke
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Chairman Bernanke:

Unfair overdraft fees cost Americans over \$17 billion per year, a high price to pay for what is essentially a loan that many of us didn't ask for and didn't want. One essential reform is a warning at ATM's and check-out counters so that overdrawn customers will not be charged a fee of more than \$30 without a chance to cancel the transaction.

As citizens we have all helped the banks get back on their feet with huge public bailouts. Please do all you can to stop "gotcha" bank fees, and help us stay on our feet at a time when every penny counts.

My family and our business went under when a bank senior vice president threatened to charge us NSF fees for our five accounts she threatened to freeze if our company officer-my husband did not present his corporate signature at the bank by end of day on what she said was "replacing temporary cards". something we had never heard of.

She used these cards to alter them and commit fraud and theft. Threats of NSF fees are powerful and used in many ways to wrong bank customers. Please let the Federal government stop the local banks with all the money and power in the world-some privatelyowned like the one who cheated us and closed down our business that employed 75. The federal agency will be less likely to beinfluenced by the local bankers-some of which have been rooting themselves locally for over 50 years-like the one who ruined our lives and drove us into bankruptcy with a single threat of NSF fees and much fraud.

Don't believe it? Ask Detective xxxxxx, he works in xxxxx for the xxxx department of Insurance fraud and found this banks employee to have diverted customers money and assets, unfortunately her boss is the grandson of the the bak's founders and wants a political career and is using his influence to cover the big ugly truth that his employee cheated the customers and his own bank and it's investors under his care. Ask xxxxx from xxxxxx,xxxxx-she is govenor xxxxx assistant and Congressman has written to so many he is sick of the power this private banker has to fight being held accountable for fraud in his bank against his customer. It's sad. DO SOMETHING TO STOP THE MADDNESS!

Sincerely,

Cyndi Bigley