

From: Lauren Passwater
Subject: Electronic Fund Transfers

Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I bank with Wachovia and over the last year they have hit my account with massive overdraft fees. Some I have fought against and received some retribution, but their practice of withholding transactions so that if you do overdraw, you're not only charged for the overdraft but for all the transactions that occurred in the same night. For example, I had one transaction that caused me to overdraw by \$.50, but because there were several transactions before that one that had affected my "available" balance but were still pending, it ended up costing my over \$200! That's ridiculous.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Ms. Lauren Passwater