

From: Sherry Reed
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is definitely an issue, I have had this happen over \$5 purchase and get slapped with a \$39 fee. What is wrong here. I feel that the banks should only allow purchase if the money is in the bank therefore eliminating the \$39 fee or giving the purchaser the choice. I would definitely like to see a change.

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

Sincerely,

Mrs. Sherry Reed