

From: Mary Williams
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I seem to think it is unfair to be charged these overdraft fees. If I am waiting for my bank to decide when they want to input my direct deposit from my employer - my bank likes to wait until midnight that day to make the fees available to me. So if I go to the grocery store that day and I charge my debit card and I am over by 20 cents I do not see the justification that I am charged \$39 for that overdraft.

It seems to me this is another tactic that banks are using to be able to profit. Some banks (Wells Fargo that I've had an issue with) find justification to also make charges for calling customer service for information regarding your account or a certain transaction that was a transaction that you did not make.

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

Sincerely,

Mrs. Mary Williams