

From: Mrs. Lori Swenson  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Automatic overdraft coverage should be done away with. It is so unfair in these hard times for a bank to assume you want this service and charge \$32 per occurrence that has easily cost over a hundred dollars because of an overdraft situation. Banks love it. I actually heard a bank employee bragging once at a shopping mall about how he gets bonuses based on these fees. Something should be done to stop this practice.

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

Sincerely,

Mrs. Lori Swenson