

From: Rebecca Teatro
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been subjected to overdraft fees for an account that never went negative. The charges were because they did not credit my deposits, but allowed me to debit beyond my "available" balance. Then, the fees made my balance go negative.

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

Sincerely,

Ms. Rebecca Teatro