

From: Debora Proffitt  
Subject: Electronic Fund Transfers

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Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks charge outrageous fees without informing you that your account is overdrawn. They allow the transaction to go through and then charge \$35 and the reverse the transaction and charge for NSF another \$35, and then let it go through again for another \$35 dollars. This way they can charge alot of money for one transaction. Plus they will charge a \$5 a day overdrawn fee,This is so crazy. They can do whatever they want without even notifying you.

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

Sincerely,

Mrs. Debora Proffitt