

From: Kay Beams, Eden Prairie, MN
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

WE need to be treated fairly. We are paying for all the bail outs--it

is time that these companies do good for the consumers--and stop trying to rip us off in as many ways as possible. Why is this only a one way street?

I have been hit with these obnoxiously high overdraft fees. If the money isn't in the account, the withdrawal should be denied--not permitted and then put some outrageous fee on your account. Even when

this happened, it looked like I had enough money in my account but they don't put those purchases you have made but have not yet processed on your account--so it looks like you have the funds to cover the purchases when you really don't. This is unfair.

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

Sincerely,

Ms. Kay Beams
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