

From: Carol Malatich-Luckey, Plano, TX

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My 16 year old daughter who earns \$8.00 per hour working after school at a grocery store, "overdrew" her account with a \$1.17 cent purchase for food at work. This cost her \$35.00 in overdraft charges. This is absurd, and a method of preying on individuals and families with limited income. I venture to say people who make good salaries are rarely confronted with overdraft charges. Make it stop.

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

Sincerely,

Ms. Carol Malatich-Luckey  
Plano, TX 75093-6702