

From: Rae Ann Breckenridge Peil, Portland, OR
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

after picking up some groceries, i got an email from our bank saying that we had overdrafted our account. i pulled up online and saw that yes, i had overspent from our checking account. however, i also saw that we were charged \$37 for each transaction (of which there were 3). i was furious. the worst part is that there was \$10,000 sitting in the attached savings account. our bank refused to wave the charges.

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

Sincerely,

Mrs. rae ann breckenridge peil
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