

From: Deborah Baden, Shoreline, WA

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please consider legislation regulating the amount of fees that can be charged by banking institutions for overdrafts. My current bank charges for 5 cent overdrafts a \$20.00 fee. It doesn't make a difference if the overdraft is from a bank-imposed service charge of \$5.00, an ATM service charge of \$3.00, or a \$2.00 handwritten check.

It is a difficult position for a consumer to constantly be paying fees from the above overdraft charges, and trying to keep a positive balance in their accounts. We are the working middle class after all.

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

Sincerely,

Mrs. Deborah Baden  
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