

From: Maureen Goldman, Brookfield, IL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've been lucky enough so as not to be charged an overdraft fee. However my 83 year old widowed mother was- because of a simple math mistake on her part and her inability to get someone to drive her to the bank on time to cover it! She has a hard time realizing that rules have changed. Banks used to call & notify you of an overdraft situation and give you until the end of the next business day to cover the shortage.

It's bad enough that nearly all of the banks in Chicagoland have such a high minimum requirement that Currency Exchanges & Payday Loans companies are sprouting like weeds.

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

Sincerely,

Ms. Maureen Goldman
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