

From: Michael Jones, Losantville, IN

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Three months ago, I downloaded a song that cost me .99. I assumed my bank would deny my card if there wasn't enough funds in my account. I was wrong, they charged me \$33 for that 99 cent song. There was another overage for 88 cents, another \$33 charge. Altogether, there were 4 charges of \$33. I only got \$66 back. This was some money I was given for my birthday. And the bank stole \$66 from me. This is ridiculous. I knew there would be a fee for overdraft for written checks but not for a debit card. I thought they would deny the dang

thing, but they didn't. Yes, they told me there was an overdraft fee but they didn't tell me it was for a debit card.

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

Sincerely,

Mr. Michael Jones
Losantville, IN 47354-9215