

From: Elizabeth Vdovjak, Fairfax  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks have us in a vise grip. Even when checking balances daily, it is sometimes difficult to really know ones balance. And now banks subtract purchases BEFORE acknowledging deposits, wreaking havoc with ridiculous overdraft charges. And not for the ONE item you overdrew on but for EVERY purchase you made, even tho you were only overdrawn on one item. It is contributing to the economic woes of people who are already struggling to pay bills and eat. It has to stop. It's usury.

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

Sincerely,

Ms. Elizabeth Vdovjak  
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