

From: T Conour, Hebron, IL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Because I have direct deposit and I strictly use my debit card for purchases, a simple mathematical error that carried over a two month period allowed the bank to accumulate over \$450 in overdraft charges before the bank stopped me. Luckily, I had money in a savings account.

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

Sincerely,

Ms. T Conour
Hebron, IL 60034-0307