

From: Lois Higginbotham, Fort Wayne, IN

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I got into trouble with electronic withdrawal from my account. Someone was getting money from it that was not suppose to. I didn't catch in time before I had over a \$1000 overdraw expenses. I asked the Bank to help me find what was wrong. They gave me a balance to go by, but I was in the same trouble the next month. By then I was so far behind on my house payments that I had to file bankruptcy which lasted 5 years. Most of these new ideas of banking are leaving a person's account very vulnerable to crooks. When the bank has your home mortgage, getting in trouble helps them to reprocess your home that is about paid for. We need to have safer gaurds up with this electronically checking.

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

Sincerely,

Ms. Lois Higginbotham
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