

From: Megan Day, Griffin, GA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am never as frustrated as I am when I write a check or use my debit card thinking my check has cleared, only to find that it hasn't. Not only to I have to pay the money back, but I end up paying almost the same amount, if not more, in overdraft fees. I think this is a sorry attempt at making money and it is unfair to the hard working people to have to pay because of a minor glitch like a check not clearing when it should. Consumers need the right to waive these fees, unless they happen to be repeat offenders, then I believe their waiver should then become obsolete.

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

Sincerely,

Miss Megan Day
Griffin, GA 30224-5139