

From: Megan King, Carlsbad, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was recently charged \$105.00 in over-draft fees for a total of \$13.00 withdrawn because a company who's service I was using accidentally charged me even though I had canceled the service. After they took the big charge out, they proceeded to take the two smaller charges out, so they could charge me an over draft three times rather than one if they had charged the smaller items first and then the big one.

While I resolved this issue by having the company that accidentally charged me refund me, it was a ridiculous charge and a ridiculous amount of stress. The bank companies are preying on poor folks like me.

If we couldn't afford \$13.00, what makes them think it's okay to charge \$105.00.

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

Sincerely,

Ms. Megan King
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