

From: Bobby Ann Packwood, Sedgwick, ME
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank fees for overdrafts are ridiculously high and have consumed way too much of their customers money.

When one of our sons was in college he overdrew his debit card by \$1.17 and was going to be charged over \$70 in "Overdraft" fees. After several hours of phone conversations, the bank dropped the charges. But those conversations cost us, self-employed business owners, more \$\$\$ in lost work than the \$70.

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

Sincerely,

Ms. Bobby Ann Packwood
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