

From: C. Harviel, Birmingham, AL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I made a deposit & used my debit card on the same day. The bank counted my debit before the credit which made me overdrawn by \$6. This cost me \$38 then 4 more \$38 charges because the original OD fee caused more debits (for small amounts like \$2.50 & \$4.69) to bounce THEN they charged me \$30 the next day (each) and \$7 each day that I remained OD. Because of this practice of counting the debits first, I am now OD to the point that I cannot catch up without letting my rent go! I live paycheck to paycheck & this has really put me in both a financial & credit bind. This should be illegal! Loan sharks don't charge this much!

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

Sincerely,

Ms. C. Harviel
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