

From: Michael Foster, Biloxi, MS  
Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

We've been with our bank for over 15 years when they where bought out by a bigger bank. Our payroo checks are direct deposit and if we go over \$1.00 we get charged \$34.00 per each notice. Why can't the we allow the banks to cover your overdrawn transactions till the deposits get there. My wife and me have three deposits 15th, 27th, and the 30th of each month.

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

Sincerely,

Mr. Michael Foster  
Biloxi, MS 39531-4806