

From: Elizabeth Arsenault, Debary, FL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks hurt us more when we are struggling from paycheck to paycheck. I spent \$6.81 for a salad and it was more than I had in my checking account. The bank charged me a \$35.00 overdraft fee for that purchase on top of the \$6.81. That was one expensive salad. I didn't realize I was that low in my account. I ended up paying over \$105.00 before my paycheck was deposited. Everything was coming in all at once and I miscalculated my math. I was not able to pay a bill because of these fees.

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

Sincerely,

Mrs. Elizabeth Arsenault
Debary, FL 32753-0457