

From: Janice Carey, San Jose, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank held my check from payroll. Then we went on vacation. We came back. I had \$400 overdraft charges. We had put the check in the ATM machine, so the bank threatened to not take away the charges because as they said, "We only will repay if the check comes inside to be deposited at the window." Really not fair! The manager did reverse it, against bank policy, and we were still left so frustrated to have gone through a bank-caused disaster. Please protect us from the banks.

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

Sincerely,

Ms. Janice Carey
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