

From: Vicky James, Escondido, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm on SSD/SSI and recently had problems because of an automatic payment for my cell, which I had my daughter on the plan... BIG MISTAKE, which left me broke 1/2 way through the month. I changed banks because of the overdraft charges, had a small accounting error which resulted in an overdraft, and then found out that my new bank not only has higher overdraft charges, they also charge \$5 a day until you deposit money in the affected account! My income comes in once a month... around the 1st... I can't deposit what I don't have! I believe they offer overdraft protection, but there are extra charges for that protection that I can't afford on a limited income.

I'm about to give up on banks and just deal in cash!

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

Sincerely,

Ms. Vicky James
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