

From: Dale Sturges, Tampa, FL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Within the last month I incurred more than \$72 worth of overdraft fees because I deposited my check one day late. Since the bank holds big deposits for more than 3 days before they clear, of course the bills I paid bounced and the bank charges me. I was furious.

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

Sincerely,

Ms. Dale Sturges
Tampa, FL 33612-6625