

From: Sarah Baugh, Corpus Christi, TX

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Like most Americans I have had an empty bank account when it comes close to pay day. I have been overdrawn. In one case I made a few small charges, under \$10.00 each, when I had no money in my account, but my pay check was clearing over the weekend, or it was deposited on Monday. And I was sent notices that \$35 per transaction was pulled out of my account! I realize that ultimately keeping a balanced account is the responsibility of the American people. But kepping us from getting ripped off is your responsibility. We deserve the right to choose if we want overdraft protection. If an account does not have money in it, your card should not work, or your check should get sent back. Please do your part to make sure that the 17.9 BILLION dollars in overdraft fees that banks made last year stay in the consumers pockets. I'd call that a stimulus package!

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

Sincerely,

Mrs. Sarah Baugh
Corpus Christi, TX 78410-5529