

From: Frances Rouse, Goose Creek, SC

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear Sirs,

I use a Federal Credit Union for banking, overdraft fees are \$ 33.00. I'm charged an overdraft fee for making a balance inquiry whether I receive money or not. If my account stays in overdraft for more than a week, the credit union charges \$33.00 per week until the account is covered. This is outrageous and a form of stealing from the consumer.

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

Sincerely,

Mrs. Frances Rouse
Goose Creek, SC 29445-6672