

From: Denise Puryear, Julian, NC  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

In 2008 alone, I have paid over \$1,000 in overdraft fees, many of which are not legitimate fees imposed by my bank. As an example, a check that is deposited on business day 1 and is posted as available that same day by the bank, then immediately following the deposit and availability notification, a check comes in for payment and it is paid out before the deposit (although it was physically deposited afterwards on the same day) and therefore I am charged a hefty \$34.00 overdraft charge. I applied for and was denied overdraft protection several times by my bank. It is quite obvious that these fees are a money maker for them at our expense.

My next step is to close my accounts and keep my money in mattresses... hence no exhorbitant fees!

Make overdraft protection for consumers mandatory by the banks PERIOD!

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

Sincerely,

Mrs. Denise Puryear  
Julian, NC 27283-9152