

From: SHARON GREENWOOD, Saint Louis,

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Because of a math error in my check book, i just paid Bank of America over a hundred dollars in overdraft fees. I didn't know that debit transactions would go through when there was no money in my account to cover them. As someone on an extremely tight budget this error caused me to be late on my utility bills, one of which I still am unable to pay. This is ridiculous. Bank of America did me no favor by paying these debits, the charge was outrageous, and I am now trying to dig myself out of a giant hole.

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

Sincerely,

Ms. SHARON GREENWOOD  
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