

From: Amy Hatter, Richmond, KY
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank has charged overdraft fees on pending transactions--transactions that have not yet been charged to my account!--at \$35 a piece. My bank has charged me overdraft fees when the deposit to cover my charges got to the bank the same day. Recently, my mother was charged over \$700 in overdraft fees, because her bank chose to charge an overdraft for every \$3 and \$4 charge she made, instead of giving her one overdraft for her one big charge.

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

Sincerely,

Miss Amy Hatter
Richmond, KY 40475-1062