

From: Sue Kaberline, Lakewood, CO

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Unknowingly, I caused an overdraft to my account of less than five dollars and my credit union charged me \$20.00 in overdraft fees to "prevent the embarrassment to me by the bank's refusal to put the charge through." When I called the credit union about it, I was told "well, you should make sure you have money in your account before using your debit card." Whatever happened to a bank presenting the charge to your account twice before calling it an overdraft? Let me decide whether or not I want "the embarrassment." On a fixed income, I can't hardly keep ahead of the bank's fees as it is without being charged these additional fees.

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

Sincerely,

Ms. Sue Kaberline
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