

From: Teresa Smith, Wichita, KS
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I recently paid over \$700.00 to Wachovia Bank for overdraft fees. Now tell me, Wachovia is having a hard time with their own financial problems, could this be why I am suffering so? Nothing in the banking industry is fair or honest, yet honest people get penalized every day. It is legal extortion and it needs to stop.

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

Sincerely,

Ms. Teresa Smith
Wichita, KS 67203-3257