

From: Jodi Abel, Powhatan, VA
Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

When I lived in PA if there was not enough in my checking account to cover a transaction it was simply declined. What a shock after I moved to VA and accidentally used the wrong card (same bank, same name, different account) and was charged \$35 for each overdraft. We had more than enough money in the proper account to cover these transactions. Having the card declined would have alerted me that I had the wrong card. I don't know if different states have different rules or if the rules changed after I moved. But in any case I don't think this is fair at all. With electronic transactions there should not be overdraft charges. It should just be declined.

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

Sincerely,

Ms. Jodi Abel
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