

From: Holly Willis, Ocala, FL
Subject: Electronic Fund Transfers

Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

When my husband made a deposit first then charged on his account the bank conjured up \$350 worth of overdraft fees ! They said it automatically happens because it wasn't credited officially over the weekend. This deposit he made was from his company that he has worked for with no check problems for a year! Wachovia was nice enough to remove \$28 and my husbands paycheck was devoured because of unworthy banking practices. Stop the banks from stealing our money please !!!!!

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

Sincerely,

Mrs. Holly Willis
Ocala, FL 34471-2823