

From: Laura Gabrels, Taylors, SC
Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

When money is tight, the overdraft fees can make it extremely hard to plan and budget. My experience is that banks do a lot with policies, rules and regs., all of which tend to make them a lot of money and make my debt a lot worse, even when trying to plan, budget and avoid insufficient funds. I have had experiences of checking my balance at an ATM or online, then discovering that the purchase I made that day resulted in insufficient funds, even though I'd just checked the balance and had ATM receipts or online printout saying there was enough money in the acct.

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

Sincerely,

Ms. Laura Gabrels
Taylors, SC 29687-5100