

From: Marilyn Patterson, Silsbee, TX

Subject: Electronic Fund Transfers

Comments:

Jan 31, 2009

Federal Reserve Board Email comments

Dear Email comments,

Ever since I've been dealing with my bank they have charged me overdraft and they call it a privilege. Maybe for them. I've been at my bank for 5 yrs and they must have taken out of my Social Security Income check more than \$800. Now since they have changed the name of the bank to Compass. They are charging me \$39. and \$7. a day until I can bring my balance up to \$0. Thank God, the last time, I had to fight them over a overdrawn amount that was their fault. But I still had to pay almost \$200 on the bill. Which I could never understand, because I wouldn't have gone overdrawn on my other bills, if they hadn't of mess up in the first place.

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

Thank you for your time.

Sincerely,

Ms. Marilyn Patterson
Silsbee, TX 77656-5535