

From: Mireille Hug, Elmhurst, NY  
Subject: Electronic Fund Transfers

---

Comments:

Feb 2, 2009

Federal Reserve Board Email comments

Dear Email comments,

Last thanksgiving I bought \$5 worth of cranberries. An automatic monthly debit had reduced my balance to \$3. When my statement arrived, I had been charged \$40 for my bag of cranberries.

I complained to the bank manager. Luckily he was understanding and he removed the overdraft. But if I hadn't noticed it, we would have had very expensive cranberry sauce with that turkey.

I requested that my DEBIT card account would decline a transaction if my balance couldn't cover the amount (as it used to in the past), but the manager wasn't able to do it. Chase had changed its policy for Debit cards. I'm so glad that CU has taken up the problem.

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

Sincerely,

Ms. Mireille Hug  
Elmhurst, NY 11373-1936