

From: Sara Fletcher, Athens, GA

Subject: Electronic Fund Transfers

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Comments:

Feb 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees in the past have caused me to loose a large amount of money, for example when I am over .70 i get charged \$30.00 or \$40.00 that is outrageous. The amount of overdraft fees most of the time exceed the amount of the actual purchase that caused a person to overdraft their account. Along with that sometimes people enter the wrong amount and accidentally charge someones account more then was needed this has been the cause of numerous overdraft charges and a lot of them are never removed.

For a college student Overdraft fees create a snowball affect once you have an overdraft everything after that gets charged a fee and soon your account is -300.00. Not many students have that kind of money to throw away towards overdraft fees. Overdraft fees should be removed completely or lowered to a reasonable amount.

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

Sincerely,

Ms. Sara Fletcher  
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