

From: Luis Garcia, Portland, OR  
Subject: Electronic Fund Transfers

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Comments:

Feb 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had a savings and Checking Account with Wells Fargo for almost 4 years and have used Quicken and an iPhone to keep up with my finances. Three time I have received overdraft fees for transactions due to a pending Deposit or Transfer between accounts done on the same day as my Overdraft. At most I had \$349 in Overdraft fees made on small transactions like, a Cheeseburger at MacDonald and soft drinks bought at grocery stores. This ate up my Pay Check due to direct deposit, and was out on the streets for three months unable to pay bills or rent. It took me almost a year to get out of this fiscal problem and ruined my credit.

If their was an opt-in program I would have not bought that 89 cent pack of gum and would not have payed \$35.89 in the end.

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

Sincerely,

Mr. Luis Garcia  
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