

From: Barbara Passero, Belmont, MA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm sorely tried by the huge fees that the banks charge when I have an overdraft. Last year, a check was covered by the bank, but they charged me \$30. The next two checks bounced were covered, but they charged me \$30 for each one. A total of \$90 on that one occasion for a mathematical error on my part.

I have a close friend who works in a bank, and he told me that it doesn't cost the bank anything, but they make a lot of money from charging people who overdraft.

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

Sincerely,

Ms. Barbara Passero
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