

From: Kathleen Morris, Columbus, OH

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

In one instance, my son's entire paycheck was eaten up by overdraw charges. Because his debit card was accepted, he believed that he had money in the account. The bank simply added another charge each time he used the card until his paycheck was gone.

Banks need to publish their practices in a "loud and clear" & large print manner.

Clearly, banks don't always provide a service so much as a disservice to its customers.

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

Sincerely,

Mrs. Kathleen Morris
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