

From: Michele Bourque, Pasadena, TX

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft charges are ridiculously high!...especially when you consider that banks choose to "sit on" certain deposits for 7-10 days without even informing you. Examples are insurance payments and amounts over \$4000.

Another snag is that when a person uses a debit card to purchase gasoline, the business usually puts a hold on 2-3 times the purchase amount for a while, and most consumers don't even know this. They think they have "X amount" in the bank!!!

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

Sincerely,

Mrs. Michele Bourque
Pasadena, TX 77505-4431