

From: Cynthia Foore, Glen Mills, PA

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please keep the banks out of pocket. The banks say they offer this as a "service" but we all really know how they are trying to take all of our money. My sitter was charged over \$150 one day by small purchases she made on her debit card believing she had enough money. The charges were for coffee, gas and other small items. They really took advantage of her.

If you are not able to pass meaningful legislation on this issue, please pass along the name of a loan shark in your district. I know I would get better rates and terms.

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

Sincerely,

Ms. Cynthia Foore  
Glen Mills, PA 19342-1773