

From: David Holland, Newman, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I misunderstood when a payment I made at my bank branch would be deducted from my account. I thought I had over \$300 and as it turned out I had very little and they added \$225.00 in fees. I took money out the morning of the day I got paid (direct deposit), they decided not to post my deposit until after 10 am so I got hit with a \$35.00 fee. I argued and they rescinded the fee and I told them at that time that I didn't want overdraft protection, they didn't listen. We have no rights, they force us to comply then sock it to us.

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

Sincerely,

Mr. David Holland
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