

From: Alfrerdon Carter, Detroit, MI

Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

.I have just received a check from my bank with a 20.00 charge, because I cashed a check which I presumed was good. Why do the banks get to

charge both parties and the party that issued the check is the only one that should be responsible for the check. Would someone please help us, the put upon consumers.

Uses up.

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

Sincerely,

Ms. Alfrerdon Carter
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