

From: Roberta Goldberg, West Covina, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are doing everything in their power to maximize their fees. My husband's employer, Los Angeles County, arranges that his Direct Deposit is received by the bank the EVENING BEFORE PAY DAY. However, WAMU choses to process all transactions the NEXT day and hold the deposit, on which they earn interest, until the last transaction of the day, hoping to get you to go into overdraft. If they now chose to process checks overnight, they can just as well process this Direct Deposit overnight TOO!

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

Sincerely,

Mrs. Roberta Goldberg  
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