

From: Denise McHan, Genesee, MI

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

This last year of course has been hard on most people but when it comes to the overdraft fee's It has just about made us need to go bankrupt. You see we had a lot of automatic withdraws and the usual... "You took money out of the ATM...?" so I can't blame the bank for everything. I even asked the bank not to let us purchase above our balance... and they said they couldn't do anything about it. I have paid \$1600.00 in overdraft fees in the last year. I'm not exaggerating at all- I checked On my MONEY software. The highest fee was 210.00 and the smallest is 20.00! Please do something about this loop-hole or atleast please make the amounts smaller. Maybe let only one thru or

something like that. All I can say is it is hurting us.... Please let us make the choice!

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

Sincerely,

Mrs. Denise McHan  
Genesee, MI 48437-0610