

From: Tammy Thatcher, Clayton, GA

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Last month, A online bill came in earlier than expected and drew down my account. I assumed I had money in my account for the small purchases I had made \$7.00, \$4.17 and \$22.20 with my debit card. I was charged \$105.00 in overdraft fees. I would have never knowingly purchased those items if I realized how much more I was going to be charged. Plus, I had to pay an \$8.00 fee for a low balance that month.

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

Sincerely,

Ms. Tammy Thatcher
Clayton, GA 30525-0014