

From: Hilda Brown, Carmel, NY  
Subject: Electronic Fund Transfers

---

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've had my checking and savings account with the same bank, a local institution for years with automatic payroll and other deposits.

It's costly and annoying when a deposit is due within a short time of a withdrawal that I'm penalized with fees of \$30.00 a pop if the checks clear faster than the deposits are posted.

Please rectify this situation, post haste.  
Thanks.

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

Sincerely,

Ms. Hilda Brown  
Carmel, NY 10512-4527