

From: Debbie Baldrige, Shawnee, KS

Subject: Electronic Fund Transfers

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

My daughter accumulated over \$1000 in overdraft charges on her first checking account because she understood she had some kind of automatic loan that she would owe 11% interest on. This, of course, was NOT true.

This experience caused her to move back home and took months to pay off her overdraft charges. Did the banks care???? of course NOT !!!!

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

Sincerely,

Mrs. Debbie Baldrige
Shawnee, KS 66216-3753