

From: Chrysm Watson Ross, Albuquerque, NM

Subject: Electronic Fund Transfers

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Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

I changed banks when, after depositing a check for my birthday over the weekend and, not realizing the money wouldn't appear until the following week, got charged more in overdraft fees than my check was worth when i pulled it to buy my present. I certainly woul dhave waited if I knew the bank was going to overdraft... I'm hocked that banks no longer give overdraft warnings except by mail, days too late to do much good, as the damages can snowball astronomically.

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

Sincerely,

Ms. Chrysm Watson Ross  
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