

From: Victoria Seeley, West Palm Beach, FL

Subject: Electronic Fund Transfers

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Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was charged \$174.00 because I mistakenly expected my Social Security check a week earlier than it was deposited into my bank account. Luckily I had never over drafted this account in the past and the Credit Union I have was sympathetic and removed this charge.

Otherwise I would have over drafted again because of this charge and on and on until I had no money after I got my SSI check again and still owe. What are people to do?

Should we have no bank accounts and collect our checks and cash them and pay all our bills in cash? While the people that own the banks make profits the rest of us will become poor. High interest rates and fees are just sanctioned theft by the banks.

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

Sincerely,

Ms. Victoria Seeley  
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