

From: Mark Rotondo, East Sandwich, MA

Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

My credit union (DCU) tried to charge me an overdraft fee when my checking account ran out and I needed money from my savings account. It used to be a free and automatic process - I've had it for at least 10 years. Now it's \$25!!! Of course, if I switched my overdraft protection to take money from my home equity line of credit, that would be no charge. Except I'd be paying interest, of course. What a racket!

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

Sincerely,

Mr. Mark Rotondo
East Sandwich, MA 02537-1729