

From: Christine Cape, Sanders, AZ

Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had several overdrafts in my past -- all because of unknown charges against me. I am a single-mother teacher and do everything in my power to pay my bills on time, but I virtually live from paycheck to paycheck. What I don't understand about overdraft fees is why I am penalized for not having enough money in the first place. My credit union charges \$26 per overcharge and that is money that I really need.

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

Sincerely,

Ms. Christine Cape
Sanders, AZ 86512-0821