

From: Mary Rogers, Grand Rapids, MI

Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it is outrageous the cost of overdraft fee. Yes it is our responsibility to maintain our monies but the charge is sickening. If there is no monies in the bank then we should NOT be allowed to use our

Debit/Charge card. The error should be insufficient funds card cannot be used at this time!!

Really making the fees that high should be stopped.

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

Sincerely,

Mrs. Mary Rogers
Grand Rapids, MI 49546-5560