

From: Sualen Louhidon, Sualen Louhidon, FL

Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I agree that there should be a fee for overdraft protection but the fees are ridiculously high. The fees should be monitored and made to be charged when necessary. I've been hit with fees simply because the bank CHOOSE to pay the highest amount first leaving the smaller bills unpaid which then incurs multiple overdraft fees rather than that one single charge. Banks should be made to pay the charges that come in on that given day starting from the smallest to the largest.

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

Sincerely,

Ms. Sualen Louhidon
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