

From: MARYANN DOMMER, Chesterfield, MI

Subject: Electronic Fund Transfers

Comments:

Feb 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

BANK FEES CAN WIPE OUT YOUR MONTH AND PUT YOU BEHIND AND UNABLE TO CATCH UP. AND, IT'S NEVER JUST ONE, IT'S MULTIPLE CHARGES BECAUSE THEY DON'T GO IN THE ORDER THAT YOU MADE THE CHARGES,SO MABYE ONLY ONE IS OVERDRAWN. THEY TAKE OUT THE LARGEST FIRST AND THEN THE REST ARE UNDERFUNDED ALSO. IT'S LEGALIZED CRIME.

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

Sincerely,

Ms. MARYANN DOMMER
Chesterfield, MI 48047-5939