

From: Directo Danielle, North Hollywood, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks don't exactly have the best reputation right now. I currently bank with Washington Mutual (which is soon to be Chase), which unfortunately does not offer overdraft protection in the state of California. As a result, I am left being notified of overdrafts one day after it processes, which is already too late for me to add money to my account to avoid the fee. This is convenient for banks because they collect fees, while customers are left \$30-\$50 less because their banks do not notify them in time as a result of an inefficient automated system.

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

Sincerely,

Ms. Directo Danielle  
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