

From: Fellbaum Kathleen, Vashon, WA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I want my bank to alert me if a debit charge is going to overdraw my account. I usually stay on top of these things, but one time when I was put on bedrest during a pregnancy, my sick leave paperwork was misplaced and my expected paycheck was not direct-deposited to my account. I was unaware of the situation, and my automatic mortgage payment ended up overdrawing my account. Had I been up and about and using my debit card, I could have built up many fees before I learned of the overdraft. Such bank practices are unfair to bank customers.

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

Sincerely,

Ms. Fellbaum Kathleen
Vashon, WA 98070-4613