

From: Sandra Cunnane, San Mateo, CA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

There must be limits on these charges. I have found that my former bank, Well Fargo, and current bank will charge for overdrafts while a deposit to the same account is only credited to the account moments after the overdraft fee is charged. Why should that allowed?

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

Sincerely,

Ms. Sandra Cunnane
San Mateo, CA 94401-2652