

From: Tony Estes, Hendersonville, NC

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I recently made a mistake on my bank account when I forgot about a payment that was made that had not cleared the bank. It so happened that the payment came through the day before my paycheck was direct deposited. The bank transferred \$200 from my savings account to my checking account which was done by a computer, no employee time involved. They charged my \$10 for this transaction. If they had to put up the money to cover this payment would be one thing but to charge me \$10 to make a computer transfer is absurd. Please help us with these outrages charges.

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

Sincerely,

Mr. Tony Estes
Hendersonville, NC 28792-6211