

From: Jayna Williams, Ontario, CA

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear Federal Reserve:

I was very surprised one day to get a charge of \$92.00 against my account for an overdraft using an ATM/Debit Card. I went to my bank and they said it was "overdraft protection" and that they went ahead and paid the bill for me even though I did not have money in the account. I told them that I do not remember ever having signed up for that dubious benefit.

Back in the early 90's I had a debit card and if I ever used my card and the funds were not in my bank, the cashier at point-of-purchase would tell me that I had insufficient funds. I told my bank I did not want this service, and that I never did order this service.

I want this practice of adding these detrimental "services" stopped. Any you can do it. Please protect us consumers from these predatory practices.

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

Sincerely,

Ms. Jayna Williams
Ontario, CA 91761-2028