

From: Erin Tuel, Silver Spring, MD

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

There is NO protection here. It is just a scam banks do to get more money that they have not earned. Many times my bank has held a deposit for an extra day or two while allowing charges to be made prior to the deposit and charging \$37/transaction. I would check my balance prior to making the transactions and there the deposit would have shown to have cleared while in reality the funds were held.....scam. Please help us NOT the banks.

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

Sincerely,

Mrs. Erin Tuel
Silver Spring, MD 20902-2139