

From: Michelle Freijomil, Phoenix, AZ

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have always use the pay in advance feature on most of my bills. Since my husband gets paid on Monday, I always give him a day to deposit his check and our bills are automatically withdrawn on Tuesday. One Monday the bank was closed for a holiday, which we weren't aware of. Since my husband was unable to get to the bank until Tuesday morning, all the bills came out without our funds being in the bank yet. We were charged the \$30 overdraft "protection" fee nine times.

We just cannot afford it. We tried speaking with someone from the bank, asking if they can please take the fees off since we weren't aware that they were closed on Monday. They were unwilling to help. We can only pay what the bank covered for us, but we just cannot afford the fees.

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

Sincerely,

Mrs. Michelle Freijomil
Phoenix, AZ 85037-3905