

From: Ms. D Pizzino, Studley, VA

Subject: Electronic Fund Transfers

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Comments:

Mar 11, 2009

Federal Reserve Board Email comments

Dear Email comments,

Can one imagine being charged a fee even after you are already paying for over draft protection? ( Because of a bank error )  
Then later finding out your checks were return and paying the payee a fee too.

Your local banker trying to get this straight and actually they run into confusion. Grand mess for all. But the consumer have to pay up front, till it is straighten out. Something must be done. Is this legal what they are doing?

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

Sincerely,

Ms. D Pizzino  
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