

From: Nancy Dunton, Marshfield, MA

Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been unemployed since June 2008. Just lately I have been getting so low on money that I have found my account short on funds to cover checks and ATM purchases. I lost literally hundreds of dollars of my cold cash in fees that the bank takes away. This is money that I would have used to buy food and pay for my heat and medications that I need. Now I am living in fear and dread every time I write a check: will my account have enough money in it when that check hits, or not? I can't force my landlord to cash the check when it is the best time for me, or my other check payees. I really do have the feeling of being bullied and robbed by the bank right now, and I feel completely helpless to do anything about it. If something can be done about this, please tell me what I can do.

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

Sincerely,

Ms. Nancy Dunton  
Marshfield, MA 02050-0095