

From: Helen Lemay, New York, NY

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank, HSBC, does not tell me when I do not have enough money in my account. Then they give it to me through the ATM and charge me a fortune for each withdrawal. If I don't have enough money, they shouldn't give me money. I NEVER had such horrible experiences when the bank was Marine Midland or Marine Midland tinker.

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

Sincerely,

Ms. Helen Lemay
New York, NY 10128-3954