

From: Mrs. Rosemary Wojciechowski, Fond du Lac, WI

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

My husband and myself are on Soc. Security. We are on a tight budget. and January we over drafted and this is March and as of today we have to pay back the bank \$240.00, services fee plus the bills that could of been paid if the bank wouldnt, t of taken our money .I relize I made a big mistake back in Jan. but being on a fixed income ,and not having other money coming into my hands I have to take it out of our check when it comes 1st thing then my rent,electric,telep,etc. well that

hurts very bad!! . I just don"t think a bank when they know you have ran into troubl should take advantage of the problem. \$30.00-\$35.00 fees plus the check. that adds up very fast. please help the poor people.Rosemary Wojciechowski 125 E. Cotton st. Fond du lac Wi.54935 thank you!!!

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

Sincerely,

Mrs. Rosemary Wojciechowski
Fond du Lac, WI 54935-2407