

From: Melinda Oldham, Mission Hills, CA

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I dont like being charged overdraft fees I think no one does. Once I was charged an amount of \$21.00 and without notice the next time I was charged 32.00. With out any notice they said it went up. I asked if that waas legal to do without notice and they said it was. So what, the next time it will be \$42.00?

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

Sincerely,

Mrs. Melinda Oldham
Mission Hills, CA 91345-2610