

From: Reverend Sheri Randolph, Barstow, CA

Subject: Electronic Fund Transfers

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Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I live paycheck to paycheck. I am astounded that it is legal for my bank to charge me a Nonsufficient Fund charge if my deposit is credited the same day as a debit.

I have paid hundreds of dollars in NSF fees and am seriously considering closing my bank account and using cash for everything. I applied for overdraft protection and was declined. I have had it with the financial industry.

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

Sincerely,

Reverend Sheri Randolph  
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