

From: Virginia Scura, Princeton, NJ

Subject: Electronic Fund Transfers

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Comments:

Virginia Scura  
Princeton, NJ 08540-7348

March 19, 2009

Federal Reserve Board

Dear Federal Reserve Board:

My son is in college. He needed \$100. I deposited it into his account but due to overdraft fee structure, I paid \$300 to give my son 100. He did not know about it and neither did I. When I opened my account with the Princeton University Federal Credit Union in 1996, if there was a possibility of an overdraft someone phoned me and asked when I could make a deposit.

Now, it's \$25 a couple of times a day. The banks are ruining American lives because our leaders have let them. I need protection FROM the bank automatically helping itself to my money. Frankly, many of us are cashing our checks and using cash. Either we have it or we do not.

Sincerely,

Virginia Scura