

From: Cheryl Stauffer, Lakeland, FL

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank is constantly processing charges out of order and even retroactively. When I check my balance online, make a purchase, check the balance again and then 5 days later find out that the charge went through and posted on a different date, I get angry. We live overseas, where checkbook balancing is an inexact science due to exchange rates and "adjustments" that are incurred from fluctuating rates.

We have paid over \$100 some months from these adjustments AS WELL as our normal bank service charge- since when was that "bounceable"? PLEASE MAKE BANKS DECLINE CARDS THAT MAY BOUNCE. I don't want to be dishonest, I just want a fair chance and a little grace from time to time.

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

Sincerely,

Mrs. Cheryl Stauffer
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