

From: Grace McKay, Fair Lawn, NJ
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would be nice if we could opt-in to overdraft coverage before being charged huge fees.

The bank provides overdraft coverage without your asking for it and then they still charge you when a check is overdrawn.

What kind of nonsense is that? It sounds like the usual nickel and dime tactics. Give us something that makes sense and works properly.

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

Sincerely,

Ms. Grace McKay
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