

From: Jaye Joseph, Austin, TX  
Subject: Electronic Fund Transfers

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Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

This issue has personally affected me numerous times, and done what I felt like was robbing me of hundreds of dollars. In the month of February alone, I was charged nearly \$600 in fees from my bank because of these practices touted as a "service" for me.

If I have made a mistake in my check register (as all of us are prone to do from time to time), then please, reject my attempts to use my debit card, or return my rent check to my landlord. He and I can sort that out, but I can't pay my rent the next month when you rob me of that amount in fees.

With banks already getting a nice chunk of my money in the form of bailouts, this is just one more thing for me, as a tax payer, to be angry about.

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

Sincerely,

Ms. Jaye Joseph  
Austin, TX 78704-7745