

From: Phaedra Garrison  
Subject: Electronic Fund Transfers

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Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was laid off some months ago and receive unemployment to support my family while I search for work. Recently an emergency led to cash being removed from my account to be repaid the following day. That night a bill came though early and started a chain reaction that caused my to loose over a hundred dollars just in overdraft fees. I lost an entire weeks pay and part of anothers over minor charges that I did not know at the time were costing me an additional thirty-five dollars each. My back also scaled these charges highest to lowest instead of by time insuring that each would bounce. My family is struggling enough without this added strain. The loss of a weeks pay is sickening and heartrending.

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

Sincerely,

Miss Phaedra Garrison