

From: Darlene Larive, Lead, SD  
Subject: Electronic Fund Transfers

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Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

To Senators and House of Representatives:

I would like for you to take a good look at what the banks and credit cards services are really doing to their customers. When I had a checking account they were forever penalizing me for this or that. They need to have stricter laws governing the overdraft fees. They know what balance you have but will put the checks through till you are overdrafted then they start taking the overdraft fees out of your account. I have closed all accounts because of the way they do business. When you are overdrafted by any amount they should not cash the overdrafted check unless they have the approval from you to do it. Many people are put into situations like this and it is an unethical practice.

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

Sincerely,

Mrs. Darlene Larive  
Lead, SD 57754-1733