

From: Denise Douglas, Stony Brook, NY

Subject: Electronic Fund Transfers

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was misinformed regarding my balance in my checking account when I used my debit card over a period of two days at a series of small household purchases at several supermarkets, the gas station, the hardware store, and sundry stores. I was charged an overdraft fee of \$35 for each transaction over those two days. The total amount of overdraft fees assessed were almost \$400.

Consumers need the protection of banking regulations to avoid outrageous overdraft fees.

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

Sincerely,

Dr. Denise Douglas
Stony Brook, NY 11790