

From: Donna Cushing, Broken Arrow, OK

Subject: Electronic Fund Transfers

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Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

I attempted to transfer funds btw my saving and checking and somehow messed up. I just happened to check my balance - I transferred \$1200, so didn't need to "make sure I had enough money," to find that I had 10+posted items on insufficient funds. That was Tuesday, it is now Sunday. I have received no notice - email, snail mail, or phone call stating I am incurring overdraft fees.

I ended up with 10 overdraftfees at \$35.00 each - BOA response - my error my expense. I usually use my card 3-5 times a day - I would still be incurring fees had I not checked my acct.

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

Sincerely,

Ms. Donna Cushing  
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