

From: Wendell Fraser, Durham, NC
Subject: Electronic Fund Transfers

Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees are going to cause me to miss my child support payment. Charged me 10 dollars to transfer my saving for overdraft protection(.91) all over being .08 short. then charge me 35 dollars for an overdraft. leaving me with a -45.00 balance.

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

Sincerely,

Mr. Wendell Fraser
Durham, NC 27703-6173