

From: Ms. Jacqualin McDavitt  
Subject: Electronic Fund Transfers

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Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been charged numerous times for overdraft fees. Even when it has been the banks fault, I am unable to receive all my funds back. I am only able to receive half of them back as a "courtesy." How is it a courtesy to refund me my OWN money back when it is their fault? This is an unacceptable practice with banking.

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

Sincerely,

Ms. Jacqualin McDavitt