

From: Tracy Wehunt
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank (The Peoples Bank in Statham, Georgia) repeatedly charged my account for "overdraft protection" while all along it was aware there were insufficient funds to cover certain "automatic drafts". Rather than just return the item it repeatedly charged me \$29 each time it tried to process the transaction. I have been charged the overdraft fee numerous times per item resulting in

exorbitant fees while I never requested any overdraft protection. With the economy the way it is now and having been out of work for many months myself it seems as if the banks are the only ones making money off of the average person who struggles just to keep a roof over their head. It is very disturbing that banks who charge and charge and charge their customers are the ones who receive the bail out money.

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

Sincerely,

Mrs. Tracy Wehunt