

From: Greg Carey, Warrenville, IL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees have gotten way out of hand. My daughter who is in college on a tight budget was charged an overdraft fee of \$175 last week by Chase. This is one of a half dozen times she has been charged over \$100 by Chase for overdraft.

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

Sincerely,

Mr. Greg Carey
Warrenville, IL 60555-1112