

From: Barbara Tripp, Irvona, PA
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

My direct deposit was late due to a computer glitch in the Federal system...I told my bank of the problem and not to charge me a fee if the direct deposit did not come in....they did so anyway, despite the fact that the direct deposit was one day late! This is inexcusable and should be stopped...banks are ripping all of us off any way they can and changes are in order for all of them immediately.

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

Sincerely,

Ms. Barbara Tripp
Irvona, PA 16656