

From: Reverend Lois Congdon, Bradenton, FL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

So far this month I have paid \$!70. in overdraft charges. Three of these five were my fault, because I thought I had paid \$100 on my rent bill, and the check I had written was for \$232. I had asked the church treasurer not to deposit this week"s check until Wednesday when my social security arrived, and she didn"t.

However, I didn"t realize that she hadn"t deposited last week"s check last week, and she did this week, and that got me over because of the action of Allstate Auto Insurance. I totalled my car last month and cut my insurance to just the PIP protection, from about \$80. to \$27. However, Allstate took the previous \$80 out of my account instead of the \$27, so the bank charged me \$34 for the \$11. check to my church and another \$34 for an automatic debit for life insurance. Both of these would not have been in overdraft if Allstate had honored my request to deposit the excess amount charged back into my account. Because of these charges I will not be able to pay all of my rent this month and pray that some friend who knows my desperate financial situation will send me money or I will get two more Melaleuca customers to bring my monthly commission to \$120 rather than \$16 or I will win the Publishers" Clearing House Sweepstakes!

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

Sincerely,

Reverend Lois Congdon
Bradenton, FL 34205-5624