

From: Laurie Broussard, Baton Rouge, LA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

These fees are criminal, in my opinion. An eight dollar overdraft, and a \$25. overdraft fee. This is what happened to my son, time and time again. He would have been better off if they would have declined the purchase once the money ran out. Now, he has over \$300. in overdraft fees, for less than \$62. in ATM/debit card purchases. Can we say theft??

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

Sincerely,

Mrs. Laurie Broussard
Baton Rouge, LA 70808-5730