

From: Mrs. Sarah Angell, Dallas, TX

Subject: Electronic Fund Transfers

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees have wiped out my checking account which results in more overdraft fees which puts me in the hole even more, and the circle is never-ending. Half of my negative balance is overdraft fees, and if I added up the checks that were paid and/or bounced as a result, the total would be even higher than 50% of my negative bank balance. This is shameful, and puts people, especially seniors with limited income at the mercy of banks that count on this revenue-generating scheme to pad their ever-expanding wallets!

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

Sincerely,

Mrs. Sarah Angell
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