

From: Elenia Osgood, Louisville, KY

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm a college student, a full time worker, and 25 years old. I've been hit by terrible overdraft fees by my bank, that have left me completely unable to pay my rent, or my car payment in the past. The problem is, the banks process them from largest to smallest, so a 20 dollar overdraft of a few sodas, lunch, and a candy bar, ends up costing me 400 dollars, since it was 5 or 6 transactions.

This has gotten ridiculous. Please help protect us from these terrible banks and their policies.

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

Sincerely,

Miss Elenia Osgood
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