

From: Ms. Laura Bahr
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Once last summer a series of debit card transactions bounced because the bank paid a large one first, and the fee caused the smaller ones to all bounce as well. By the time their USPS mail notification reached me, we had accumulated 11 \$35 overdraft fees. I went round and round with their customer service representatives trying to get fees returned to me. It was a very frustrating experience that caused us to change banks.

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

Sincerely,

Ms. Laura Bahr