

From: Shelly Schmidt, Lawrence, KS

Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

Tell the Fed you want opt-in, and if you have been burned by banks' unfair overdraft practices, tell them your story.

I write checks according to the balance on my online checking balance...I am very careful...I have had two unauthorized internet charges of \$19.95 but charges of \$35 from my bank per NSF and I have to prove...luckily...and rarely...i got the company who had claimed they were two different company's to refund the charges...but what if more checks had gone through??? I couldn't even use my checking account...rediculous...

Sincerely,

Shelly Schmidt
Lawrence, KS 66049