

From: Trisha Bouthot
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feel that the overdraft fees are considerable and a bit out of control. If you have enough money to account for the majority of the debits and maybe fall \$10 short, ALL transactions are posted as over drawn, so the fees are HUGE and it's tough to recoup, thus forcing you to use your credit card. By no means do I feel that it's the banks fault that I have misappropriated funds, but at \$39 for EACH overdraft in a single day...YIKES!

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

Sincerely,

Ms. Trisha Bouthot