

From: Lorie Moulton
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it is ridiculous that banks can get away with charging \$25-35 fees, even if I go over on my acct. by \$2. I also think it is unfair for banks to be allowed to charge a fee on a pending transaction. I have gone to the bank, deposited cash, been told my deposit counted right away, then used my debit card. The bank somehow considered me overdrawn? It has to stop.

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

Sincerely,

Ms. lorie moulton