

From: Audrey Franklin, Brighton, CO

Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have banked with my bank many many year and have quite a bit in savings but due to an oversight I was about 9 dollars short one time in checking and got charged 50 dollars extra for two checks, was not notified by phone or email and am currently looking for another bank. I feel they failed me and the overdraft charges were outrageous. They also charged for checks bouncing. This is totally ridiculous.

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

Sincerely,

Mrs. Audrey Franklin  
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