

From: Teresa Eubank, Nashville, TN

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:

Enough is enough. Banks have gouged American families to the point of bankruptcy. Both the Federal Reserve and Congress continues to allow a worsening financial condition for working families. Under no circumstances should banks be allowed to knowingly overdraft automatically, benefiting overdraft fees on fairly low dollar transactions. My daughter was charged two \$35.00 overdraft fees on one transaction in the amount of \$12.00. She makes \$12.00 an hour and has a family of three children and a husband, what about this if fair and good for America. Consumers should be allowed to "Opt-In", you know freedom to make a choice, isn't freedom what this country was founded on?

Sincerely,

Teresa Eubank
Nashville, TN 37216