

From: Jean Tart, Colorado Springs, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The fees charge are horrible! I just had a fee accessed to my account because of a hold that I did not authorize. I had more than enough to cover my charge but was charged \$30 anyway. I was charged \$30 for something I didn't even agree was my charge. This is such a shame considering we (the taxpayer) just bailed them out! When do we (the taxpayer) get to see something - anything from the bail out!

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

Sincerely,

Ms. Jean Tart
Colorado Springs, CA 80911