

From: Sherry Bupp, Redmond, WA  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My greatest frustration is when the banks (and several have done this) charge me an unexpected fee, which overdrafts my account--and then they charge me a fee for their overdraft!! I can't imagine how it can be ethical, or even legal, for a bank to collect a fee for cleaning out my account with their rapacious fees. If they had to check with me before covering their own unexpected fees, then they would not leave me in the red, and would not charge me for being out of funds.

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

Sincerely,

Ms. Sherry Bupp  
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