

From: Cathaline Gray Carter, Chicago, IL
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

These fees have caused one of my daughters so much pain and debt. When she first went away to college, we were at a bank where if the funds were not on deposit, the debit would not go through. Later, when we changed banks, my daughter could not get used to a charge for even a 25 cent overdraft going through and then being charged \$17. This makes no sense.

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

Sincerely,

Ms. Cathaline Gray Carter
Chicago, IL 60617-2918