

From: Vicki Chalmers
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Since the "banruptcy reform" bill banks are allowed to charge fees for transactions that occur on the same day a deposit is made. For example, I have direct deposit and a deposit will be pending for my account but the bank will charge me 22.00 for any checks or debit fees on the same day. If they post my deposit at 9:00 am subsequent overdraft fees would seem to be purely because they can.

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

Sincerely,

Ms. Vicki Chalmers