

From: Barbara Laffan, Venice, CA

Subject: Electronic Fund Transfers

Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm at the end of my rope with overdraft charges from Chase Bank. They have a practice of switching the order of debits which come in to maximize their profit.

This practice should be made ILLEGAL.

I do not wish to be forced into accepting a bank's money-making schemes.

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

Sincerely,

Ms. Barbara Laffan
Venice, CA 90291-3518