

From: Edith McFadden
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank of America charged me \$35.00 for a debit charge of \$2.76. When I looked at my statement I had \$135.00 in my account on that day. I also had an automatic payroll deposit the very next day. They held the small payment and sent through other payments until it caused a overdraw for a few hours to hit me with the overdraft charge. I called to get an explanation of how I could have that charge when there was enough in the bank. Their excuse was they had to hold the payment to see what else would be coming.

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

Sincerely,

Mrs. Edith McFadden