

From: Ursula Bestgen, Des Moines, WA

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am one of those people who struggle to make ends meet and my bank account goes south more often than not. In addition to struggling with finances, I have a bank that gouges me with exhorbidant fees without my permission. So it is not the big bucks peopel who suffer, it is us little guys who are already barely making it. Cap the overdraft fee to a reasonable amount. Say 10 dollars or five would be good. They would still have a fee collected and I would not feel violated and enraged. Its tough enough making limited wages. Please give us some power to make the decision to opt in or out. And please cap the overdraft rate.

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

Sincerely,

Ms. Ursula BEstgen  
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