

From: Melissa Ulanch, Bradenton, FL

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Several times my bank has held a deposit past the time that it should have cleared only set off a chain reaction in my account that cost me hundreds. When asked to fix the problem they claim that they were in the right and this is policy.POLICY!!!! Policy to charge their customer \$35 on a 2.47 pineapple purchased at the store!!! They just painted their bank I feel that I should have stock in the bank if I am funding their lifestyle.

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

Sincerely,

Mrs. melissa ulanch  
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