

From: David Sloane, Hamden, CT

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My daughter overdrafted a debit card for a \$2.50 coffee at Starbucks and by the time the bank was through assessing charges, which then further overdrafted, multiplying the penalties, the bill had run up to \$120.00 or more. And this is a bank I have done business with for years. God help us all! Overdraft protection should be a mandatory option for the banks to offer and cheap to us potential victims of such outrages.

PS: The bank very kindly cancelled some of the charges as a one-time courtesy, so the cup of coffee ended up only costing us \$60.00.  
Yours truly, David Sloane

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

Sincerely,

Dr. David Sloane  
Hamden, CT 06517-4016