

From: Ms. CYNTHIA DEAN, Shelbyville, IN

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

On Christmas Eve, 2008 I deposited my payroll check and vacation check totaling xxx and a few cents. I needed do a little shopping and used my debit card to purchase a few gifts, gasoline and groceries. 3 dif purchases at 3 dif locations. When I got a overdraft notice for \$37.00 each of those purchases because only \$100.00 of my paycheck was available but the next day all of it would be available. This has happened before and I let the bank know that I was upset but told them that no explanation was necessary because I know that it wouldn't do me any good to dispute.

Since the purchases were made after banking hours and my total deposit wasn't available the same day. The transactions should all be done during the next day banking hours.

Also I deposited my check on Friday the 8th and my mortgage payment automatically is deducted (which is held through the same bank) on the

8th of the month. Though my check has only \$100.00 available that day I was charged a overdraft chg. on the 8th after deducting the mortgage.

My deposit was credited the next day and they got the \$37 overdraft fee and the next day I had money in the bank.

Cindy Dean

Banking and Mortgage held at Fifth Third Bank

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

Sincerely,

Ms. CYNTHIA DEAN
Shelbyville, IN 46176-3023