

From: Mrs. Iris Mulligan, Nashua,, NH
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Recently my daughter unaware she didn't have money in her account made some purchases, one was for a parking meter for \$.50 because she had no change another for \$2.79 for coffee. Before she go the notice that she did not have money in her account they had charge her \$35 for 6 or 7 transactions. Most of othe under \$5. Obviously, she would not have use her ATM car if she had realized she did not have enought money in it. This should not be allowed, if a person has no money in their account, they should be informed before makign the withdrawal.

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

Sincerely,

Mrs. Iris Mulligan
Nashua, NH 03060-4480