

From: Ms. Susan Kraft Yorke, Palo Alto, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I opened a small Comerica checking account, for traveling and certain type purchases and deposits only. Comerica, charged me repeatedly for overdraft protection, after I was especially careful to only use my check card as an ATM and not use VISA. No phone call or letter arrived to even tell me of the overdraft charges. I only found out about the charges without waiting for the end-of-the-month statement by going on-line. Several \$35 fees logged in one weekend prior to a deposit which more than covered my purchases. This made it so I was always under water unless I paid a hefty fee charge.

After two months and 13 personal visits, letters, e-mails and phone calls and talks of a civil suit, they are expunging the \$250 worth of overdraft fees from my name charges.

The cost in time and aggravation was certainly more than \$250, but it was worth it to set the record straight.

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

Sincerely,

Ms. Susan Kraft Yorke
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