

From: Ms. LENORA LEE
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I AM A 69 YEAR OLD SENIOR. MY ONLY INCOME IS SOCIAL SECURITY. WITHOUT OVERDRAFT PROTECTION, I HAVE NO PROTECTION AGAINST OVERDRAFT FEES. WHEN THIS HAPPENS, WHAT LITTLE I GET, BY THE TIME I PAY MY RENT AND UTILITIES, ETC., I HAVE NOTHING LEFT TO LIVE ON THE REST OF THE MONTH.

THE LANDLORDS WHERE....CHARGE ME ACCORDING TO GROSS AMOUNT....WHICH IS \$300.00 MORE THAN I ACTUALLY GET IS UNFAIR!!!!!!

AND NOW, MEDICAL IS TAKING ANOTHER PREMIUM OUT OF MY SOC.SEC.....PLUS CO-PAY FOR DOCTORS...ON TOP OF MEDICARE D.....WHICH TAKES MONEY OUT. FOR A MONTHLY PREMIUM....PLUS HIGH CO-PAYS!!!!!!
NOW.....MY CAR IS BEING REPOSSESSED ANY DAY....WHICH LEAVES ME

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

Sincerely,

Ms. LENORA LEE