

From: Joan Trella, Oxford, MA
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would like the option to have ALL the information necessary, so I may make an informed decision when using the ATM

Example: I have had to pay overdraft fee when the ATM showed I had enough money. I withdrew just enough to keep my minimum balance, but the later Bank statement showed a .20 check charge that didn't show on the ATM, which brought my account below the minimum balance & the "overdraft" cost &25.00.

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

Sincerely,

Ms. Joan Trella
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