

From: Patricia Garrison, Ellensburg, WA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My husband and I run a nonprofit (foodbank) organization with very little money in our account. We are proud to say that no one in our organization gets paid. Every dime goes for food. Last month, the organization that we subcontract for was late getting us our reimbursement checks, and altogether my husband and I had to deposit \$300 of our own money to cover just the overdraft charges we incurred from Wells Fargo.

We don't like to bounce checks, but to charge \$35 for a \$150 check is literally to take food out of people's mouths.

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

Sincerely,

Ms. Patricia Garrison
Ellensburg, WA 98926-8982