

From: Miriam McFadden, Ragley, LA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank charged me \$2 for checking my balance at a competitor's ATM machine WITHOUT telling me that there would be a charge! When my account became overdrawn due to a math error on my part of \$24 I was charged \$75 in overdraft fees on my debit card usages instead of declining the use of the debit card. They also tried to put a \$12 monthly account fee on my free checking account no doubt hoping I wouldn't notice. All financial institutions need to be regulated in the amounts that they can charge for "lending" money. I am old enough to remember usury laws and banks were still profitable.

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

Sincerely,

Ms. Miriam McFadden
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