

From: Virginia Carroll, Fayetteville, NC

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had "Ready Credit" on the same account in the same bank for 21 years. I never used it until January, 2009. There was no fee when I signed up, only interest on the money.

In January, I was charged thirty-five dollars (\$35.00) for each check that was paid. This was a total of one hundred five dollars to use the "Ready Credit". I paid off this amount within a couple of days. This seemed a bit steep

I had already deposited a cashier's check the day before the checks were presented, but the money was not credited to my account the next day.

The cashier's check was from another bank in the same town. The bank had the money deposited, but it would not credit my account for almost 40 hours!

Now I have been notified of additional add-ons for services that have always been free!

I have had an account here for 38 years.

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

Sincerely,

Mrs. Virginia Carroll  
Fayetteville, NC 28303-5039