

From: Emma Beverage, Oklahoma City, OK

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I try to be very careful with my checking account. I rarely have an overdraft because I keep track of my account with two programs; microsoft excel and microsoft money. I also use duplicate checks to help me keep track of the money that I have spent. I do not have an ATM card because I forget to enter my purchases with an ATM card. I cured that by cutting up the card. However, when my mother died a little over a year ago I forgot to enter my rent check into the programs. I had to travel to New Mexico for the funeral. I gave a check to have the cash to travel with. Because of one check, by the time I returned from New Mexico I had \$150.00 in overdraft fees racked up! The bank dipped into my account for their fees without me having any knowledge that they had done that. This caused every check that followed to bounce and every time the bank again dipped into my account without my knowledge! I don't mind the bank receiving a reasonable fee for my being overdrafted. I would rather they bounce the check and notify me that they are going to charge my account. I think I SHOULD RECEIVE SEVEN DAYS NOTICE before they can charge my account. That gives me a chance to correct things before I give my entire months income to the bank! I would rather be robbed with a gun! Just because these crooks paid off some crooked lawmakers to allow them to rob their customers it does not make this practice ethical!

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

Sincerely,

Ms. Emma Beverage
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