

From: Theresa Giordano, Verona, PA

Subject: Electronic Fund Transfers

Comments:

Mar 8, 2009

Federal Reserve Board Email comments

Dear Email comments,

In reference to overdraft fees, I think its criminal when you make a purchase and relize it is going to cause an overdraft you run to the bank to make a deposite (the same day) then your hit with a high overdraft fee. According to the bank its because the purchase was pending before the deposite was made. They were both done with in hours of each other, during normal banking hours. It is obserd and all to seperate the hars middle/low income people from their money. thats another \$38.00 some one could spend in retail to help boost the economy. Banks are doing every day and realy its robbery they need to be stopped!!!!

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

Sincerely,

Ms. Theresa Giordano
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