

From: Pamela Rubenbauer, East Haddam, CT

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have 2 checking accounts. One dedicated to mortgage payment only with my credit union (FCU) and the other with my local bank (LB) for monthly bill paying. I depend upon my SS annuity which used to arrive, electronically deposited into the FCU, on the 1st of every month until the SSA decided to change it to the middle of the month. My mortgage is due by the 15th or I am charged a huge late fee. Neither the FCU or mortgage holder (Countrywide) would change the date to accommodate. Forget about the SSA which is a lost cause.

I have had my local bank (LB) account for 30 years with extremely few overdrafts, yet if a check should miss a deposit, they pay it, but charge my account yet another huge fee. Christmas 2008 was the last time this happened.

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

Sincerely,

Ms. Pamela Rubenbauer  
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