

From: Suzanne Tarrow
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

There have been times when my account has literally gone over by less than one dollar, and I have gotten socked with a \$35.00 fee. Most (if not all) Americans cannot afford to lose this kind of money. It has gotten out of hand! If I don't have enough money in my account, then don't authorize the debit!!! I would rather be embarrassed because the debit is not authorized than to pay \$35.00. Embarrassment is easier to get over than losing that kind of money!

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

Sincerely,

Mrs. Suzanne Tarrow