

From: Carvonda Young, Frisco, TX  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am short a penny and I mean this literally. I have been charged \$35 TWICE on transactions that were less than \$1. Yes, \$1. The name of the bank is Texans Credit Union in Texas. I have began the process of finding another credit union with lower fees and am now weaning from Texans which is a great JOY! This bank has made thousands off of me this year! In one month I was charged almost \$1000 in fees which is utterly ridiculous! Trying to talk to these "blood suckers" is a waste of my time and energy as well and I have written my congress woman to no avail as well. Anyway, this is my story and if you need to get it from me in person DO NOT hesitate to contact me via e-mail.

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

Sincerely,

Ms. Carvonda Young  
Frisco, TX 75034-8714