

From: Sharon Scott, Lithonia, GA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

yes, this has happened to me! The first and last time it happened to me (I discontinued my 20 year account with the bank) it caused all sorts of problems due to triggering multiple overdraft fees. I told the bank that the use of a debit card should give me the assurance that there is no chance of overdraft because the transaction should be declined if the money is not there. It makes no sense to approve a transaction and charge you \$35.00 for a \$.99 shortage in the account. That's taking advantage of the public and should not be allowed. If this is the bank's policy then customer's should be given a choice to opt-in. Stop the highway robbery!!!

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

Sincerely,

Mrs. Sharon Scott
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