

From: Ms. Jackie Feulner, Arvada,, CO
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Not only do they automatically cover all overdrafts and charge you ridiculous fees - if multiple charges go through, they always put the charge through first that will make your overdrawn. So if you have 5 charges for \$1.00 and a large charge for \$500.00, and you have \$499.00 available, they put the \$500.00 charge through first and then charge you for 6 overdraft fees! Amazing!

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

Sincerely,

Ms. Jackie Feulner
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