

From: Jesse Murray, Redding, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

A few months ago a check to me for six hundred dollars did not clear and I paid my bills with the assumption that the money was in my account, some paid online and some reoccurring charges, many of the charges were small (twenty to fifty dollars) but I should have been had an extra three hundred in the bank. The big bills were paid first and I ended up with 6 over draft charges for almost four hundred dollars, much more than the bills even worked out to be.

These fees are crazy and not in alignment with the burden and there is no notification when something goes wrong.

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

Sincerely,

Mr. Jesse Murray
Redding, CA 96002-3315