From: Rose Marie Plante, Clearwater, FL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I pay my bills throught my bank. One of them was due on a Saturday and I told the bank to pay it on Friday. For some reason or other, it got paid late and my credit card was charged \$35.00. That is overdoing it. It was the very first time that the payment was late. Go figure!!!! Something has to be done to regulate the banks who pay their CEO"s thousands of dollars. They forget their customers.......

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

Sincerely,

Ms. Rose Marie Plante Clearwater, FL 33763-3811