

From: Michelle Bailey  
Subject: Electronic Fund Transfers

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Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

This law is currently hurting American's more then helping. Banks now have the right to hold your charges so that they can make more and more money from overdraft charges. Please make them stop. If the funds are not in an account then say "sell declined". I'd rather my bank would do that for me then charge me \$35 for my \$.50 accounting mistake.

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

Sincerely,

Mrs. Michelle Bailey