

From: Peggy OConnor, Saginaw, MI
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am so tired of my bank. Last month they deliberately bounced a check by holding it until there were no funds in the account, and this was my rent check. Yes, they cashed it, too late and a 530.00 check became 560.00. Each and every month there are overdraft charges that eat up 1/2 of my SSI income and they have been doing this since I banked with them now 2 years.

If they ran the account the way I handle it, there would be no overdraft and I might have a whole SSI check the next month. As it is I never get ahead, it's just a big snowball.

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

Sincerely,

Ms. peggy oconnor
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