

From: Ms. Joyce Landry, Syracuse, NY

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank, J. P. Morgan Chase, manipulates my on-line checking account figures like no one would believe - if I don't do a print-out every day, I wouldn't be able to prove it to others - and to this day, after a lengthy period of time doing business with them by having my checking account with them, all I do know is that THEY MANIPULATE my money so that they can charge me \$35.00 fees, of which I have paid many. I heard or read that Chase made 7 Million Dollars on overdraft fees last year (2008) and I believe it.

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

Sincerely,

Ms. Joyce Landry  
Syracuse, NY 13204-2516