

From: Mrs. Ernestine Brinager, S Williamson, KY

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am writing to complain about how my bank charges fees for overdrafts. If 5 checks come through the account during the day and there was enough to cover all but the last one, when they close at the end of the day, they re-sort the the checks by amount, making the largest one go through first. Sometimes they make all 5 not clear instead of just one.

Then they can charge \$35 X 5 (\$175) instead of just \$35 one time. That is not fair. I don't see how they can be allowed to do things like this and then waste the money and expect us to bail them out. I want them to be fair. If I screw up and don't total my check register right, I should be liable, but for the one check, not 5 of them. I also am AGAINST the bank bailouts! If I don't handle my finances right, the government is not going to hand me money. We need to change how banks do business!

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

Sincerely,

Mrs. Ernestine Brinager
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