

From: Mr. Gary Higdon, Etowah, TN  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Within the past week, my wife used the wrong debit card from a checking account she rarely accesses, creating an overdraft of about \$27. She was charge \$39 in fees plus \$3 for ever day she did not put money into the account, which was 5 days. So, for a \$27 overdraft, she paid \$54 in fees. The sad part of this is that the bank never notified her of the overdraft. I simply happened upon it when checking my account online. This highway robbery has to stop. We had over \$1,000 in savings from which the bank could have very easily drawn the overdraft. This cannot be allowed to continue.

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

Sincerely,

Mr. Gary Higdon  
Etowah, TN 37331-1006