

From: Ariane Orenstein, Putnam Valley, NY  
Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My son was charged two overdraft fees of \$64 a piece for being 32 cents overdrawn on his student checking account. We were very lucky, as when I called the bank quite upset, they reviewed his account and credited back the \$128 to his account. We are fortunate as we bank with a small town bank and are on a first name basis with our bankers. However, most folks are not that lucky and have to eat those fees. Something has to change! Help!

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

Sincerely,

Ms. Ariane Orenstein  
16 Shady Ln  
Putnam Valley, NY 10579-2046