

From: Chandra Marriott, Pittsburgh, PA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My husband and I have been model customers of Citizens Bank and we very carefully manage our finances. However, a few months ago, we had a transaction that we forgot to record. Shortly after that, I went to a Citizens Bank ATM to make a \$60 withdrawal, thinking that we had a few hundred dollars in the account. The ATM gave me the money but I got a notice a few days later that I overdrew our account by \$2. I was furious! I didn't have to have the \$60 and I wouldn't have taken it out if I had known that we only had \$58 in the account. The ATM should have alerted me to the fact that I didn't have the requested amount of money in the account. Instead, I had to pay a hefty overdraft fee.

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

Sincerely,

Mrs. Chandra Marriott
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