

From: Melissa Mcmillan, Lubbock, TX

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My name is Melissa McMillan, and as a struggling college student I am particularly affected by outrageous overdraft fees. If I accidentally overcharge my debit card by 50 cents, I'm slapped with a \$60 overdraft fee that I cannot afford. Banks are incurring massive revenues by ripping off people like me, and it's not right. Please help Americans like myself survive this economic recession.

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

Sincerely,

Miss melissa mcmillan
Lubbock, TX 79414-1893