

From: Lynne LaBonte-Ndiaye, Williamsburg, MA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My husband was recently charged \$107 for 3 cups of coffee. He inadvertently overdrew our debit card, but the bank continued to allow the charge. He is a musician and he was on tour. Each time he charged a \$2 cup of coffee the bank lopped on a \$39 overlimit fee. If it were not for the fact that I went online to check something on one of our other accounts who knows how high it would have gone.

This should be criminal. How are normal working people ever supposed to be able to pay that kind of fee?

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

Sincerely,

Ms. Lynne LaBonte-Ndiaye
Williamsburg, MA 01096-9726