

From: William Clifton, Bay Center, WA

Subject: Electronic Fund Transfers

Comments:

Mar 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

My daughter, in college and working a minimum wage job at the same time, over drew her checking account by \$3.00, and was charged a \$35.00 overdraft fee in addition to the check being returned and was charged an additional \$25.00 by the merchant. This same bank issued her a credit card. She was late with a payment and they raised her interest rate to 33%. I'm retired but made attempts to get her out of this huge interest rate without success.

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

Sincerely,

Mr. William Clifton
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