

From: Elena McCants, Raleigh, NC
Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank, Wachovia, charges a \$10 "overdraft" fee to automatically transfer MY money from MY savings account to MY checking account when there is an insufficient amount in the checking account. They are charging me \$10 for a computer transfer of MY money from one account number to another account number. That's \$10 for ME to cover MYSELF in the event of an "overdraft". Why should I have to pay \$10 or any other amount to Wachovia to use MY OWN MONEY?

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

Sincerely,

Ms. Elena McCants
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