

From: Joyce Furlong, Reno, NV  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My son, who is recently married and has a new baby, lives on a very tight budget. When he uses his ATM for a gallon of milk or to buy gas for the car and does not know he is overdrawing his account he triggers a snowball effect that has cost him hundreds of dollars that he doesn't have! He then has to spend weeks trying to catch up these fees at \$35 each when what he needs the money for is food, diapers, gas to get to work, and child care. If he had the choice not to have automatic overdraft protection he might go home without the milk one night, but he would not have to incur hundreds of dollars in overdraft charges because of it.

And although I am fortunate enough in my life now, at my age, to avoid overdraft charges, there was a time when one mistake in tallying my checkbook, or one day's delay in depositing my paycheck would have put me in the same boat as my son.

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

Sincerely,

Ms. Joyce Furlong  
Reno, NV 89523-9700