

From: Lois Fournier, Centerville, MA

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Instead of refusing to accept a debit card transaction due to lack of funds, my bank put through the transaction, overdrawing my account by \$8.00 and charged a \$26.00 overdraft fee! I mistakenly assumed that it would have been rejected like a credit card would have.

A telephone call to the bank questioning the overdraft got nowhere. A visit was going nowhere until I mentioned that I had been a long term depositor with tens of thousands of dollars in CD's. And they wouldn't extend the courtesy of rejecting the transaction or allowing the transaction without a fee. If they weren't a local, small, reputable bank I would have considered going elsewhere.

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

Sincerely,

Mrs. Lois Fournier  
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