

From: Linda Pan
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Consumers are tired of banks imposing fees and we are not aware. This is extremely annoying and big banks will lose my business. The banks have long ripped people off and nickel and diming us. Please change the law!!! It is about time!!

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

Sincerely,

Ms. Linda Pan