

From: Laura McCue
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been charged these fees before and it makes a bad situation so much worse. Overdrafts occur because there is no money in the account but a draft or check has tried to clear. Adding fees in any amount makes it worse but such large fees can seriously hurt ones" chance to recover.

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

Sincerely,

Mrs. Laura McCue