

From: Miss Bess Reese
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please require banks to offer overdraft service only on an "opt-in" basis, with a choice for checks versus debit cards.

In the past, I have racked up over \$100 worth of fees all because I was \$20 overdrawn due to a calculation error. The amount of the overdraft fees is huge and cannot possibly be the equivalent of any type of risk determination. I see it simply as a profit item for the bank. Thank you.

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

Sincerely,

Miss Bess Reese