

From: Julie Wilson  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think this is an unfair practice of the banks. They should have to give you warning that a fee will be charged, or simply decline the charge. They could also have an option where you could select whether you want them to automatically decline any charge that is over your limit, or whether you want them to approve and charge a fee. We should have the option.

Thank you for listening

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

Sincerely,

Ms. julie wilson