

From: Mrs. Ruth Bryan  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This policy has destroyed my monthly budget more than once. I have ended up with \$120.00 in fees over one transaction. I would rather have had the transaction declined and sorted it out with the store instead of loosing and wasting all this money.

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

Sincerely,

Mrs. Ruth Bryan