

From: Mary Jo Fanning  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I always found out about these fees after I have done the overdraft.

Why???? Please let the banks and credit unions have to tell us up front if we want this service why does a\$1.00 overdraft generate 40+ dollars in fees when i had that money in another account to begin with ????

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

Sincerely,

Ms. Mary Jo Fanning