

From: Fran Hagler
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

Personally, I have paid this fee several times and I feel it is unfair. I also have "overdraft protection" which transfers money from my savings account if I overdraft. My bank charges me \$10 for this service which takes money from one of My accounts and moves it to another one of My accounts. Ridiculous!

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

Sincerely,

Miss Fran Hagler