

From: Suzanne Musashe, Winter Park, FL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Excessive overdraft charges are not called for and this should be corrected. A simple prompt when taking out money could be that hard to do such as "your account does not have sufficient funds". An overdraft amount will be charged if you proceed. Sometimes overdraft charges are more than the amount taken out. This should be changed.

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

Sincerely,

Mrs. Suzanne Musashe
Winter Park, FL 32789-1166