

From: Wendy Sands, New York, NY

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Citibank charges me \$34 for an overdraft. That is a very large fee and is totally unfair. There is no way that they can justify that fee.

I would appreciate it if you would investigate.

Thank you.

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

Sincerely,

Ms. Wendy Sands
New York, NY 10014-5107