

From: Beverly Kurtin, Hurst, TX
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm 68, retired, disabled and cannot afford to pay, as I have, up to \$105 for three allowed transactions that were less than \$5 total. I could get a better deal from a loan shark! Worse, I didn't even make the withdrawals; they were made by a third party.

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

Sincerely,

Dr. Beverly Kurtin
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