

From: Caitilin Kane, Dell Rapids, SD
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

If you are in a position to receive an overdraft charge, definitionally you don't have the money to pay it! It is an unfair practice to make it harder for families to bring their accounts to solvency again. Please, do what you can to bring this prejudicial and unreasonable practice to an end as soon as possible. No one has overdrafts because they want to--please, help to make it easier, not harder for us to restore our financial well-being.

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

Sincerely,

Ms. Caitilin Kane
Dell Rapids, SD 57022-2012