

From: Judy Gibson, Nedrow, NY  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees are too high, unfair and out of control. They do nothing but add more debt to the consumer - especially in the manner they are charged.

The overdraft is charged immediately before the person may know there was an overdraft. So besides the original overdraft, now it will no doubt cause more overdrafts before they aware of the problem and could deposit money to cover the debit.

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

Sincerely,

Ms. Judy Gibson  
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