

From: Paula Jones, Santee, CA  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

In these economic times we don't need hefty fines for overdrafts. The banks should give a warning of an overdraft before the transaction. Children are being charged for these fines when opening up their first accounts. They withdraw because the ATM(banks) allows them to overdraw. This is not a way to teach children to be good savers or for the banks to profit from.

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

Sincerely,

Miss Paula Jones  
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