

From: Deborah Mathiowetz, Eagan, MN

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Being on disability these charges can present a real financial hardship. Twice I have had this happen to me and thank goodness I had a resource to get me through to my next pay day.

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

Sincerely,

Ms. Deborah Mathiowetz
Eagan, MN 55123-1128