

From: Susan Broman, Belle Plaine, MN

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had personal experience with this ... and received recently ... a \$35 overdraft charge. My account was overdrawn by less than \$2. I did go into the bank and ask them to reverse it, and they did. But what about the folks who don't know that's an option? I definitely believe we should be entitled to opt-in services. And more.

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

Sincerely,

Ms. Susan Broman
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