

From: KATHLEEN DUDLEY, Cocoa, FL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

.PLEASE STOP THIS MADNESS....MY SON IS IN THE MILITARY AND BEFORE HE LEFT HE OPENED ACCOUNT AND SPECIFICALLY REQUEST NOT TO HAVE OVERDRAFT. HE WANTED THAT WHEN HE HAD NO MONEY HE WOULD NOT RECEIVE ANY MONEY... NEEDLESS TO SAY HE IS IN THAT TRAP AND IS NOW HAVING TO PAY SERVERAL OVERDRAFTS OF 37.00 A COUPLE OF THE ITMES HE BOUGHT WERE FOR LESS THEN FIVE DOLLARS.

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

Sincerely,

Mrs. KATHLEEN DUDLEY
Cocoa, FL 32926-3660