

From: Deann Miller, Bailey, CO
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Most people once or twice in their life have miscalculated what they thought their checking balance was, and got stuck with an overdraft fee because instead of denying the transaction due to insufficient funds, the bank allows the transaction to go through. If I had a choice to apply for overdraft protection, then I would have peace of mind knowing that a small accounting error wasn't going to cost me \$35.00.

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

Sincerely,

Ms. Deann Miller
Bailey, CO 80421-1872