

From: Johnnie White, Fort Worth, TX

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please look into this it does seem to me that banks take a lot of liberty with our accounts and then tell us . I live on a fixed income and I can tell you how many times this has made me have to choose between medicine and food. Because the bank gets what they want first, which would be ok if I had told them that it was ok to pay for overdraft....

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

Sincerely,

Ms. Johnnie White
Fort Worth, TX 76117-1913