

From: Elizabeth Valovich, Hot Springs, AR

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Currently my bank does not offer overdraft protection. My husband's bank does at no cost to him. I feel all banks should offer overdraft protection at no cost, or at a minimal cost. I also feel the government needs to oversee banking practices, such as closing credit card accounts with no notice , just because of inactivity of the account.

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

Sincerely,

Mrs. Elizabeth Valovich
Hot Springs, AR 71913-6624