

From: Mary Jo Lee, Portland, OR
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

the law makers need to take definitve action to holdthe entities accountable that have been "bailed out" by us, the tax payers. We are NOT happy with the way things are going. We are not being protected!!! Of course, we should be able to opt in for overdraft protection before it happens. Only in the case of proven bad intentions by the consumer should banks be able to refuse such a thing, ESPECIALLY when a consumer has the money to cover an overdraft in their savings or other 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. Mary Jo Lee
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