

From: Linda Borowski, Weeki Wachee, FL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

my adult children have been repeatedly have been caught up in this practice of overdrafts and it has cost them a lot of money that could be used to buy groceries or pay bills, no money left for savings for which i have and don't have that problem.

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

Sincerely,

Mrs. linda borowski
Weeki Wachee, FL 34613-4654