

From: Elissar Khalek, Gaithersburg, MD

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was recently a victim of a fraudulent check, resulting in over \$300 in overdraft fees charged by my bank. I think this is an unfair practice that only sets back people who may already be financially struggling.

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

Sincerely,

Ms. Elissar Khalek
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