

From: Sandra Kolstad, Fond du Lac, WI

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would like to have overdraft protection. I go over a few dollars and get a hefty 30 dollar charge for this. In these times they could be a little less quick with the overcharges, give a person 15 days to cover or give us an overlimit amount. its easy to forget to write in an atm amount not knowing what the extra charge is for using it till its too late in your account.

Thanks

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

Sincerely,

Ms. Sandra kolstad
447 E 2nd St
Fond du Lac, WI 54935-4516