

From: Laurie Hall, Orlando, FL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

We made a mistake on our account, and over one weekend, we used our debit card for coffee, and other small things, and wound up being charged over 700 dollars in overdraft fees. This is outright legal theft on the part of the banks.

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

Sincerely,

Mrs. Laurie Hall
Orlando, FL 32828-6959