

From: Elba Villalobos, Chicago, IL

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Let me start with your expense budget, you know the one I helped you reduce by going "paperless", this simple gesture saved you lots of dollars and man hours as there was no longer the need to print, fold, stuff and envelope and pay postage, Right! Yes, I fully realize, that perhaps the millions that made the decision to go paperless, set off a domino effect, thus possibly causing less work hours for bank, paper mill and post office employees; however, your overall savings surely exceeds your contribution to unemployment benefits! If, anything; we the consumer should be awarded free overdraft protection, based on the cost savings we gave you by going paperless.

The other option is, of course to close our accounts and go back to using CASH, yes cash forget about overdraft, expiring cards, signing checks, trips to the bank etc... etc....

The ball is in your court, play fair and wisely.

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

Sincerely,

Ms. Elba Villalobos  
Chicago, IL 60625-2709