

From: Perry Godwin, Lansing, MI  
Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Having been hurt too many times by the overdraft fees due to an unexpected withdrawal from my account to pay a bill, I would welcome an option that would allow me not to be charged. As one of the working poor, I cannot afford the \$25 my credit union charges me every time I have an overdraft on my checking account.

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

Sincerely,

Mr. Perry Godwin  
Lansing, MI 48915-1951