

From: Anita Earnest, Austin, TX
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have so many of these charges that I have trouble keeping up with them! Worse yet, one of these outrageous fees (\$40.00 in my case) causes other expenditures to bounce, resulting in another fee!

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

Sincerely,

Ms. Anita Earnest
Austin, TX 78763-5224