

From: Dawn Roland, Danville, PA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

There is absolutely no reason for overdraft fees to be as high as they are. Consumers only get deeper in debt after a mistake like this. It sometimes takes months for a family on unemployment to recover after being charged such these fees.

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

Sincerely,

Mrs. Dawn Roland
Danville, PA 17821-6806