

From: Jan Johnson, Longmont, CO  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I easily obtained overdraft protection on two accounts--AFTER--making costly blunders on my accounts. Only one bank eliminated the four expensive charges on relatively small checks I wrote while tirelessly working on my own to pay estate expenses and daily living costs after my husband died in 2007. The other bank garnered more than \$120+ dollars in charges on less than \$70 in overdrafts. None of those were rebated to me despite my pleas.

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

Sincerely,

Mrs. Jan Johnson  
Longmont, CO 80501-3704