

From: Laura Butler, Warrenton, MO

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have no personal stories at this time because I rarely use ATMs anymore. I chose to STOP using them because of the outrageous and sneaky fees banks charge. If more people would stop using ATMs, maybe banks would think twice about stealing from their customers. Until that time, I ask that the government step in and do their job, that is protecting American citizens against fraud and theft.

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

Sincerely,

Ms. Laura Butler
Warrenton, MO 63383-3113