

From: Liz Gillum, Ray, OH  
Subject: Electronic Fund Transfers

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Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

Being able to opt-in to overdraft services for ATM services and bank cards should be offered by the banks, it is a shame that the government has to pass a law to get them to do this. Since they don't want to do this there should be a law forcing them to provide this service. I would like to see you do the right thing and protect the American consumer.

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

Sincerely,

Mrs. Liz Gillum  
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