

From: Jackie Kovacs, Hopkins, MN

Subject: Electronic Fund Transfers

Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

Several years ago I went through a divorce and my financial situation changed drastically. I requested overdraft protection from my bank, but was told that I didn't make enough money to qualify for this service. Several months later I made a huge mistake when balancing my checkbook and had overdrawn by several hundred dollars. What doesn't make sense to me is if I didn't make enough money to qualify for the service then obviously I couldn't afford to pay the exorbitant overdraft fee. Banks need to operate with more concern for their customers and less punitive actions.

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

Sincerely,

Ms. Jackie Kovacs
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