

From: Robin Albright, Devon, PA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I started banking in the era when one could take one's checking account statement to the bank customer service and actually receive one on one service about a question--free! That was pre-ATM machines.

I can't believe that the salaries of the banking employees ever shot up to such an extent that the fees that crept in and crept up were a true representation of banking costs. I hope to live to see it's remedy!

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

Sincerely,

Ms. Robin Albright
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