

From: Eileen Hennessy, N Chelmsford, MA
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks have gotten out of control when it comes to charges fees for every service. It's time that the consumer has a choice in what's being leveled against them.

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

Sincerely,

Ms. Eileen Hennessy
N. Chelmsford, MA 01863-1546