

From: KT Snyder, Gorham, ME
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I keep a VERY close watch on my bank accounts so that I won't overdraft. I don't want protection I don't need, and if I think I DO need it, I would like to have the option of choosing it or not.

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

Sincerely,

Ms. KT Snyder
Gorham, ME 04038-1962