

From: Kathleen Haven, Sterling, MA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is very important to me. Everything is getting out of control! We are getting charged fees and charges no matter what we do or where we go. We need help.

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

Sincerely,

Mrs. Kathleen Haven
Sterling, MA 01564-2331