

From: Anita Lowe, Hondo, TX
Subject: Electronic Fund Transfers

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

It would be appreciated if the automatic overdraft service was clearly explained to the client, so that the outrageous charges involved would cease, and funds left in the hands of the consumer instead of in the lender's. The service is no service without the choice clearly made available. Protect us from financial abuse, please.

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

Sincerely,

Mrs. Anita Lowe
Hondo, TX 78861-6881