

From: Melanie Lee, New York, NY

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

US consumers are going to the poor house. At the rate the financial situation of this country, we might just keep the money in our mattress. Every financial institution is out to get our money and not helping us to save it.

The overdraft charge is way too high. There should be a mandated cap where consumers are losing more money than they do not have.

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

Sincerely,

Ms. Melanie Lee
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