

From: Barbarah Viles, Houston, TX
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I watch my checking account like a hawk but I have many automatic drafts for bills. This sometimes causes problems when they draft too soon or the paycheck draft is a little behind the bill draft. I have asked for overdraft protection with my saving account but nothing.

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

Sincerely,

Ms. Barbarah Viles
Houston, TX 77065-4160