

From: Mary Jozwiak, Dripping Springs, TX

Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have decided to take a bite out of every transaction their customers make. However, the fees they charge are usurious, and those customers least able to afford these fees are the ones most likely to be charged. The use of debit cards and ATMs make it too easy for customers to overdraw an account.

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

Sincerely,

Ms. Mary Jozwiak
Dripping Springs, TX 78620-3881