

From: Anna Butterhof, Manahawkin, NJ

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Hello,

while I never pay overdraft fees (I always now how much is on my account) I do occasionally have to worry about paying \$35 dollar if my account goes below \$ 100. I am very careful no to let that happen, but I feel the bank owes that \$100, it's my money but I can't use it! Can something be done about that? Sincerely, Anna

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

Sincerely,

Ms. Anna Butterhof
Manahawkin, NJ 08050