

From: Carole Hill, Washington, MO

Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank used to offer free overdraft protection and now it doesn't. I know that some people aren't too careful with their finances and repeatedly run over, however sometimes a paycheck is deposited and a check comes through 4 or 5 days later and doesn't "clear"--sometimes I think they do it just to collect fees.

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

Sincerely,

Mrs. Carole Hill
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