

From: Gail Borkowski, West Chazy, NY

Subject: Electronic Fund Transfers

---

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had an overdraft problem recently. I guess once in over 40 years can be expected. I did not know I had overdraft protection. I called the business I had written a check to, and they knew nothing about it. My bank charged me \$75.00 If I had known about the service, it would have saved me lots of needless anxiety. Although I was grateful for the overdraft protection, it would have been nice to know the service charges, upfront.

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

Sincerely,

Ms. Gail Borkowski  
West Chazy, NY 12992-3535