

From: Jean Berk, Fallbrook, CA  
Subject: Electronic Fund Transfers

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Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would like to see customers get a notice they will overdraw their account if using a debit card or ATM and can stop the transaction timely. Banks are receiving lots of bail out money and should not be making lots of money on fees for services they should be providing at a reasonable cost.

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

Sincerely,

Ms. Jean Berk  
Fallbrook, CA 92028-4483