

From: Dee Halzack, Lowell, MA
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I do not want automatic overdraft protection. I want to know if my bank says I have less funds in my account than I think I have so I can decide whether or not to make a withdrawal, or change the amount of my withdrawal. I don't want to be allowed to make a withdrawal that I might think was unwise if I had all the facts, especially if it means I'm going to be charged a hefty fee.

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

Sincerely,

Ms. Dee Halzack
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