

From: Gay Abarbanell, North Fork, CA

Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

Nobody should have the right to go into another persons accts. without notifying the account holder first.

No matter what the charge is for the account holder should have approved it being covered from her account before the bank touches her money.

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

Sincerely,

Ms. Gay Abarbanell
North Fork, CA 93643-9797