

From: Angela Roach, Tualatin, OR

Subject: Electronic Fund Transfers

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Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

Each month, I am charged \$10 for each transfer between my accounts for any "overdrafts". This is ridiculous. The money is in one of my other accounts but I haven't transferred it quickly enough.

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

Sincerely,

Ms. Angela Roach  
Tualatin, OR 97062-9701