

From: Barbara Hafner, Warwick, NY

Subject: Electronic Fund Transfers

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Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a Senior, both my checks,are direct deposit, Chase ,raised the cost of over draft to \$10.00 per overdraft. I cancel my overdraft... Am I am thinking of changing my bank...

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

Sincerely,

Ms. Barbara Hafner  
Warwick, NY 10990-1157