

From: Pat Lumpkin, Bay St Louis, MS

Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been charged \$39.00 for a \$2.00 overdraft. This then causes my account to be worse, and before I know it, I have several overdraft fees. I am on a fixed income and this really hurts my daily living expenses.

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

Sincerely,

Mrs. Pat Lumpkin
Bay St Louis, MS 39520-7420