

From: Reverend Jose Cueto, Intercession City, FL  
Subject: Electronic Fund Transfers

---

Comments:

Feb 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

As recently yesterday. My wife was all up, to run for the post office. She did a debit transaction (\$5.00) over limit. I told her getting in car, buying money order and sending express mail to Washington, D.C., PNC Bank, will only save her \$15.00. Yes! She replay, "But those thieves won't get my (\$35.00) money". We have ask them to stop, they said is not in their hands. It's sick.

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

Sincerely,

Reverend Jose Cueto  
Intercession City, FL 33848-0429