

From: Nancy Lopez, Boca Raton, FL

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks through ATM's will tell you there is a fee and how much it is for using another banks machine. They say nothing about a fee or how much it could be when an overdraft occurs. We should know what we may be getting into when using an ATM. We have to be notified of many issues but this one you never know until it's too late.

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

Sincerely,

Mrs. Nancy Lopez
201 SW 6th St
Boca Raton, FL 33432-5935

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