

From: Regina Hawkins, Laurel, MD

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am very concerned about the banks and their fees in these economic times, especially when hard-working Americans struggle to even put food on the table. It is just not fair the way things are designed when you have to be charged to get your own money from another ATM or that you have to pay a monthly service fee just for keeping your own money in an account (maybe it should just be kept under the mattress). I am just like the other unheard voices that want this to be put to end.

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

Sincerely,

Mrs. Regina Hawkins
Laurel, MD 20708-2619