

From: Laura Suroviec, Erie, PA
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

There was a time when your bank would deny a transaction if you had insufficient funds to cover it. Why did that change? My credit isn't good enough to allow me to obtain a credit card, yet my bank thinks I can afford an instant loan at 200% interest. That's insane.

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

Sincerely,

Ms. Laura Suroviec
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