

From: Jan Stevenson, Stillwater, OK

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

It's nice to have over-draft protection, but when it costs me more from the bank when I make an accounting error than it would have cost through the business, you begin to loose the good part.

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

Sincerely,

Ms. Jan Stevenson
Stillwater, OK 74074-2504