

From: Leslie DeVane, Plant City, FL

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

If the bank is charging a fee or interest on a transaction the customer should be informed that when their debit card is used and it creates an overdraft that this will happen and they should opt in if they want to participate and decline if they do not want the protection.

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

Sincerely,

Mrs. Leslie DeVane
Plant City, FL 33563-4758