

From: Linda Kilcrease, Dover, NJ
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is important. I do NOT want to get extra charges for something that can cause me more expensive problems.

When you are standing at the ATM, or using a debit card, there's an opportunity to find out if you have enough money and simply take out less. Most of us would rather do that than face a high fee on our next bank statement.

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

Sincerely,

Ms. Linda Kilcrease
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