

From: Daphne Ulveling, Omaha, NE

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

We had some major plumbing problems in 2008 to include a ruptured sewer line and water main. This resulted in a high bill and a damaged sprinkler system and landscaping damage to bushes and plants. Each month has been touch and go with getting bills paid and it seems that each month the credit card limits decrease and put us near or over the limit allowed. We have been forced to do minimum payments as we work off the credit bill amounts. It has taken a toll on health and mental stress.

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

Sincerely,

Mrs. Daphne Ulveling
Omaha, NE 68114-2239