

From: David Mckenna, Eugene, OR

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank Over draft fees have gotten very out of control. Being charged \$32 for a \$1 candy bar because the bank automatically "covers you" is ridiculous. I would much rather go without, and save the \$32.

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

Sincerely,

Mr. David Mckenna
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