

From: Ms. Rebecca Palmer, San Antonio, TX

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Hey,

I am a saver, have done without all my life in an effort to enjoy the small luxury of retirement if someday I wanted ...I am single and barely able to scrape together enough money to live on and pay my medical insurance...with bailouts run amok why would I want to pay one penny more than I need to ? For God's sake leave things alone!

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

Sincerely,

Ms. Rebecca Palmer
San Antonio, TX 78209-3829