

From: Miss Lisa Bowers, Harmony, PA

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Everyone has forgotten to pay a bill by an innocent oversight and then charged ridiculous fees to go along with that or has had a mathematical error in their account.

Please force banks to give us the consumer permission to charge any type of fee.

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

Sincerely,

Miss Lisa Bowers
Harmony, PA 16037-8833