

From: Miss April Toll, Portland, OR

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

We should each be able to decide what "services" are important to us, and know what we will be charged for them before we are charged. Being charged for things that I did not want, or that I wasn't informed of prior to incurring a charge should be illegal. Banks should be required to clearly state their policies for all forms of overdraft services, clearly state costs, and give consumers the right to choose which services we want.

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

Sincerely,

Miss April Toll
Portland, OR 97220-5100