

From: Cheryl Cornette, Brewster, MA

Subject: Electronic Fund Transfers

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Obviously, if a person's checking account is overdrawn, they can ill afford the extreme punishment that most banks extract per check. It is time to do something to help the people who most need it. I have rarely had an overdrawn check, but if I do, I think it should be allowed considering my excellent record with the banks. Please address this as a service issue, not an opportunity to clean up on someone else's mistake.

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

Sincerely,

Ms. cheryl cornette
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