

From: Nicole Hermann, El Sobrante, CA  
Subject: Electronic Fund Transfers

---

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The current banking systems no matter how advanced notify the customer long after overdraft fees have begun accrue. In the mean time a customer may easily be adding more debt to their growing overdraft fees while they are able to continue to spend.

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

Sincerely,

Ms. Nicole Hermann  
El Sobrante, CA 94803-3430