

From: Julie Racine, Marion, MI
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

My 18 yr. old daughter was charged \$30 overdraft for a bottle of pop. Banks need to be brought under control. They are just a cottage industry of fees and since we own them now PLEASE STOP PROTECTING THEM.

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

Sincerely,

Mrs. Julie Racine
Marion, MI 49665-8009