

From: Jessenia Kan, Ridgefield, NJ
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been begging my bank to not let transactions go through if there are no sufficient funds in my account and they have denied me repeatedly. I think I should be able to make that decision - not my bank. If I do not keep track of my account daily, I get hit up with hundreds of dollars worth of over draft fees in any given month. My hard earned money being ripped away by my bank for no reason.

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

Sincerely,

Ms. Jessenia Kan
Ridgefield, NJ 07657-1622