

From: Miss Absinthe Algaier, Lawrence, KS

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Last month, a close friend of mine ended up with \$245 worth of overdraft fees. She had only actually gone over by \$60. I look at this as theft on the bank's behalf. I have also had to deal with excessive overdraft fees during times when money is obviously scarce. These fees are no more than punishment for being poor.

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

Sincerely,

Miss Absinthe Algaier
Lawrence, KS 66044-3056