

From: Jennifer Cedar-Kraft, San Francisco, CA

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

I once had a check go through that should have bounced. Then after that 5 small debt card transactions went through that should have been denied. I ended up with over \$100 in fees that should have been just \$25 for a bounced check. When I asked the bank how to stop this from happening they said that's just the way it is!!!

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

Sincerely,

Ms. Jennifer Cedar-Kraft
San Francisco, CA 94102-1959