

From: Michaela Ahern
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I don't believe for one minute the claim from banks that the reason they cover overdraft charges is to provide the consumer with convenience. It's just another way to charge more fees for a minimal amount of work.

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

Sincerely,

Ms. Michaela Ahern