

From: Ms. Laura Bahr  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think that the national distrust in financial institutions starts with the people who run them. When banks charge these outrageous overdraft fees without giving the customer the chance to opt-out, in the beginning or at anytime, it causes a strain on someone who is probably already strapped for cash. In these economic times, a person struggling just to have the means to LIVE is often burdened by these unjust fees from banks and credit card companies.

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

Sincerely,

Ms. Laura Bahr