

From: Joyce Redford  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been charged OD fees up to \$34 per overdraft on debit card purchases. I feel I have the right not to pay this, especially, if it's less than \$10 in overdrafts.

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

Sincerely,

Ms. Joyce Redford