

From: Norma R. Rivera Rivera, Virginia Beach, VI
Subject: Electronic Fund Transfers

Comments:

Feb 3, 2009

Federal Reserve Board Email comments

Dear Email comments,

In these difficult economic times with most of us struggling to make ends meet, it is without question an undue additional hardship imposed on people when the bank's calculations turn out to be different from one's own. Do we go without food so the banks can add more to their coffers?

Most don't even update their computers on time, so calling to check on one's balance does not help. It is important to note that overdraft services often charge now, even if taking the coverage money out of one's own savings account!

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

Sincerely,

Ms. Norma R. Rivera Rivera
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