

From: Connie Eskholme, Revere, MA

Subject: Electronic Fund Transfers

Comments:

Feb 3, 2009

Federal Reserve Board Email comments

Dear Email comments,

the charge for overdraft is at 30 dollars at my bank I and many others cannot afford to have this happening,my bank chared this before the date the bills even went out and even though I made a deposit to cover ,they still charged the money.This is an outrage for people and for

those on a fixed income.please do something to help people live without being charged these overdrafts.Thank YOU,CONNIE ESKHOLME

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

Sincerely,

Ms. Connie Eskholme
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