

From: Sasha Presley, Pulaski, VA

Subject: Electronic Fund Transfers

Comments:

Feb 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am writing to inform the individual who has the responsibility of listening to my opinion. I am a very responsible person who works very hard for every penny I receive. I make sensible choices in regard to everything in my life. This includes all monetary expenditures; I make sure that every debt I incur is paid in full. Since I am the person who works hard to put the money into my account, I would appreciate having the ability to make this choice rather than having someone else make this choice for me. I do not believe that this is a decision that should rest on the banking institution at all. I would also like to thank you for taking the time to read my concerns.

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

Sincerely,

Mrs. Sasha Presley
Pulaski, VA 24301-2105