

From: Ms. Jessica Landon, CA  
Subject: Electronic Fund Transfers

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Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a regular user of the debit card tied to my checking account, I am often prevented from using the card to complete transactions because of the high fees associated with transferring funds from my savings account. I never asked to be enrolled in "overdraft savings protection," and would prefer for the card to be "declined" rather than pay huge fees.

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

Sincerely,

Ms. Jessica Landon  
CA