

From: Becky Thelen, Boulder, CO

Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

I believe banks should have to get your permission to be enrolled in any services, and required to make borrowers aware of their various options for overdraft protections. We see many clients who now have debts to their banks in addition to their credit cards and home loans because of this high cost "service" the banks put them in.

Sincerely,

Becky Thelen
Boulder, CO 80306