

From: Ginger Metcalf, Wichita Falls, TX

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Thankfully I have not had to pay an overdraft fee in years but I can remember the expensive repercussions when I did. There is no way that these fees need to be so high. I am all for the banks making a profit but does it have to be on the backs of the customers who can least afford them??!! Please pass this legislation so that those who can least afford it will have the protection they need.

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

Sincerely,

Mrs. Ginger Metcalf
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