

From: Theresa Runkle, CA  
Subject: Electronic Fund Transfers

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Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'd like a choice in the manner in which overdraft fees are applied to my checking account. I feel this "service" is merely wallet-gouging in disguise and I'm tired of banks using the practice as a profit center.

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

Sincerely,

Miss Theresa Runkle  
CA