

From: Eugenia Hall, Wilmington, DE

Subject: Electronic Fund Transfers

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Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

With identity theft at an all time high it makes even more sense now then ever to give consumers the right to choose what happens if a transaction they've made overextends their account. This will give consumers early warning of unauthorized transactions as well as help keep people from being overwhelmed by snowballing fees for a small mistake.

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

Sincerely,

Mrs. Eugenia Hall  
Wilmington, DE 19810-4147