

From: Margaret Hilsdorf, Rochester, NY

Subject: Electronic Fund Transfers

Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I currently have, and have had for years, with HSBC, an overdraft protection account with a maximum of \$500, to which any checks or direct debits or ATM withdrawals (not sure about withdrawals) are charged; at the same time a notice is sent by mail. No fee is charged and I have ample time to repay the overdrafts.

I can't imagine not having this service. as I've used it several times over the years.

Please make it possible for others to have the same protection routinely or by request.

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

Sincerely,

Ms. Margaret Hilsdorf
Rochester, NY 14624-2124