

From: Danielle Martin, Kenosha, WI

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I myself do not get over draft fees because I have overdraft protection but I have seen the damage they do to my friends wallets. This would be of a great help in our horrible economy.

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

Sincerely,

Ms. Danielle Martin
Kenosha, WI 53143-5412