

From: Joanne Baek, Arroyo Hondo, NM
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

When one goes to the store, one gets to select what one is buying, and decide if the price is acceptable. I believe that when making other purchases in other situations, such as of bank services, we are entitled to make the selection or not, and to know the costs before deciding.

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

Sincerely,

Ms. Joanne Baek
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