

From: Rebecca Woodby, Charles Town, WV

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I just experienced a situation when the option would have been very useful. I ordered and paid the shipping for a "free" bottle of herbal supplement capsules. The day after receiving the bottle, a charge for \$74.95 appeared in the online bank account. My next debit caused an overdraft, because I did not know of the unexpected \$74.95 charge.

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

Sincerely,

Ms. Rebecca Woodby  
Charles Town, WV 25414-3967