

From: SHEILA PETTIGREW, Davenport, IA
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I PAID OVER \$300.00 LAST MONTH IN OVERDRAFT I AM A STUDEN AND WORK TWO PART-TIME JOBS, I MAD A BAD COICE USING MY DEBIT CARD, BUT I DID"NT KNOW I DID NOT HAVE THE MONEY IN MY ACCT. I BANK AT WELL FARGO, PLESE IF I HAVE NO MONEY IN THE BANK DON"T LET ME GET MONEY OUT!!!!!!

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

Sincerely,

Miss SHEILA PETTIGREW
Davenport, IA 52806-1060