

From: Armelle Trogisch, Chester, NH

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I don't believe banks should allow you take out money from your debit card if you don't have enough money in your bank account and then charge you a fee to take out that money.

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

Sincerely,

Ms. Armelle Trogisch
Chester, NH 03036-4035