

From: Mary Ann Reeves, Cleveland, OH

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees have been one of the major rip-offs in consumer history. The banks subtract the largest debit first and then are able to tack on overdraft fees for small items that come in. It is time to put a stop to this practice. I would rather that they just turn away the debit to presented on the next day.

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

Sincerely,

Mrs. Mary Ann Reeves  
Cleveland, OH 44102-2203