

From: Mrs. Rachel Terranova, Euless, TX
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This has effected me personally to the tune of \$210 in just one month. Some of the transactions were less than \$5 yet all were assessed the \$35 fee and attempts to have the fee refunded were rejected.

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

Sincerely,

Mrs. Rachel Terranova
Euless, TX 76039-4215