From: Leticia M. Latinovich

Subject: Electronic Fund Transfers

Comments:

I strongly recommend this move! In this hard economy, we need to help protect the citizens from financial mistakes like this. Sadly, too many American's cannot afford the overdraft fee's from such transactions.

I also think it is in area"s like this that the people need the Government"s help in protecting them from themselves.

People with little to no education don"t have the basics skills needed to balance their checkbook. This will surely increase the amount of people willing to put their money back in the banks where it is safe.

Thank you for your time and consideration.

Leticia M. Latinovich