

From: Gene Hanson, Chester, NJ
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Recently, I was charged \$34 for insufficient funds because of a 25 cents overdraft caused by a \$2 bank charge I had not yet been notified of by mail. This is not the first time that I have been charged exorbitant NSF fees for minor overdrafts. The same has happened to my daughter, who is a college student with extremely limited resources.

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

Sincerely,

Mr. Gene Hanson
Chester, NJ 07930-2016