

From: Martha Mattes, Tulsa, OK
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banking customers are being nickled and dimed to death with outrageous charges. The most recent scam is to charge outlandish overdraft fees. What's even worse is that many times, customers are not aware they are about to overdraft their account. Each and every customer should be alerted to the possibility of overdrafting their accounts, as well as the overdraft charges that would apply, so they can make an informed decision as to whether or not to proceed with the transaction.

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

Sincerely,

Ms. Martha Mattes
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