

From: Awilda Gonzalez, Covington, GA

Subject: Electronic Fund Transfers

Comments:

Feb 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I paid too much money every month for the overdraft services. I can agree with one payment a month but $3 \times 35 = 105$ in one week. Please do not oppress, I am going crazy not having a job with so many responsibilities. Having an overdraft allowed me to pay my bills on time, but is killing me. I am overpaying too much.

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

Sincerely,

Ms. Awilda Gonzalez
Covington, GA 30016-1249