

From: Heather Dunado, Suffern, NY

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I work very hard for what little money I make in this ghastly economy. Overdraft fees are deadly to someone of my income level. Sometimes, it can mean whether or not I can buy groceries or pay a bill that month.

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

Sincerely,

Ms. Heather Dunado
Suffern, NY 10901-6229