

From: Mandy Roman
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am against the high courtesy protection fee's from banks. Sometimes at their fault yet they will not reverse or reimburs the fee's either! People who don't have a lot of \$ especially from layoffs then we get charged these fee's and that makes things even more tighter in the wallet!

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

Sincerely,

Ms. mandy roman