From: Karen Slaton Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I live paycheck to paycheck and have been hit by outrageous overdraft fees that resulted in me having to go hungry until payday! This is not right! The banks pick and choose which debits to pay on purpose to make you overdraw the account to collect big fees. This has to stop!

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

Sincerely,

Mrs. Karen Slaton