

From: Cyndy Andres
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had an overdraft on the 16th of this month for \$36.00, even though I had a deposit ON THE SAME DAY, just hours later! I would like the option to opt-in for overdraft protection!
Cyndy Andres

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

Sincerely,

Ms. Cyndy Andres