

From: Louisa McCabe, New York, NY

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a responsible citizen and bill-payer, but also someone who works freelance, I need to be able to rely on my bank not to penalize me if I inadvertently try to take out more money than I have. My income fluctuates every month, my bills fluctuate every month. I am not an accountant, and I do my level best to keep track of everything. Banks should help people like me, not punish me.

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

Sincerely,

Ms. Louisa McCabe
New York, NY 10002-6412