

From: Julia Wallace, San Francisco, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am a psychotherapist. A number of times, people who consult with me (clients) have arrived in states of anxiety, depression and sometimes suicidality because overdraft fees have wiped out their accounts. Life is difficult enough, and some people are more vulnerable than others, or perhaps all of us are vulnerable if in dangerous contexts (working poor). Disease is unavoidable. Overdraft fees should be avoidable.

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

Sincerely,

Ms. Julia Wallace
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