From: Ms. Amber Smith, Upsala, MN

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have recently experienced a rip off, i had a positive balance, deposited more money but yet miraculously im in the negative 18\$ in over draft fees. how, why? there steeling MY money!

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

Sincerely,

Ms. Amber Smith Upsala, MN 56384-0134