

From: Emily Harwin, Baltimore, MD

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was glad to hear that this is up for debate. It's absolutely crazy to impose these fees on consumers who have not decided to opt-in to overdraft services. Times are tough and none of us can afford to let go of more money than necessary. Thank you for considering this issue and hopefully some changes will be made to this system soon.

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

Sincerely,

Ms. Emily Harwin
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