

From: Kathleen Watson, Forestville, CA

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks need to make it CLEAR to customers that when they overdraft their account, they will pay stiff fees. Getting their permission to honor overdrafts would be an easy way for those customers to decide whether or not they want to have the "protection" offered by the bank.

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

Sincerely,

Ms. Kathleen Watson
Forestville, CA 95436-9649