

From: Pamela Fukumitsu, Fairfax, VA

Subject: Electronic Fund Transfers

Comments:

Mar 16, 2009

Federal Reserve Board Email comments

Dear Email comments,

Having been the victim of huge overdraft fees myself, even after I thought I had signed up for another service, this is the only way I'd be protected. I did ask that any additional fees be taken out of my account when I set up a savings account. oops!! The bank officer forgot.

When going back later on, of course, it was their word against mine. It was me that supposedly forgot - even though I would not have established a savings account if I had not thought it would cover fees to the tune of about \$120. OPT-OUT WOULD NOT HAVE PROTECTED ME. OUT-IN IS THE ONLY FIX.

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

Sincerely,

Ms. Pamela Fukumitsu
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