

From: Aurelia Gasher, Spring, TX
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks rates for everything, including charging a fee to even use the

ATM/Debit Card at many locations, are taking money from their customers for services they should be providing for free in order to retain those customers.

Some of the services they offer you can decline, but some are part and parcel of just having an account with them no matter how much or how little you have in your account.

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

Sincerely,

Ms. Aurelia Gasher
Spring, TX 77386-3415