From: Cathy Lancaster

Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Stop these crazy fees. I know plenty of mistakes that the banks have made and they make NO excuses or restitution.

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

Sincerely,

Ms. Cathy Lancaster