From: Jenny Bookwalter, Fairview Park, OH

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've had this happen to me 4 times the end of the year (2008) I felt trapped and could not talk to the bank about it, they'd pretty much say "oh well" My taxes are going out to pay for these fools that have brought on this mess and now they trick us into this? Unbelieveable

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

Sincerely,

Ms. Jenny Bookwalter Fairview Park, OH 44126-1548