

From: Tawana Wester, Raleigh, NC

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please support the initiative to allow consumers a choice to opt-in to overdraft coverage. This initiative must stop banks from charging fees for an overdraft service a consumer didn't sign up for. It must require banks to obtain consent first before covering ATM and most debit transactions (called "opt-in" overdraft service) and it must give the consumer the same terms and conditions on their account whether or not they choose to pay overdraft fees. Lastly, please ensure it will give the consumer the right to choose the type of transactions that may trigger fees (such as ATM withdrawals vs. writing a check)

As a taxpayer, we are funding the banks enough without adding these additional unwarranted fees.

Thank you for your consideration and support.

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

Sincerely,

Ms. Tawana Wester  
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