

From: Ann Duvall Spooner, Blaine, WA

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am a widow with limited vision, which makes it difficult for me to read ATM screens, I am careful with my money, which is why it is so annoying to discover that a withdrawal overdrew my account by a dollar or even as little as a penny, and the bank has charged my account #35 in overdraft fees.

I would also prefer that the banks didn't have minimum mandatory withdrawal amounts in multiples of \$10, or \$20. It would also be better if the transaction would overdraw my account, it would either disallow the transaction or provide an overdraft service at least temporarily until I could transfer funds from savings.

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

Sincerely,

Mrs. Ann Duvall Spooner  
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