

From: Theresa Smith, Bellingham, WA
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I shouldn't be charged for goods or services that I don't want.
Honestly, it's as if your grocery store REQUIRED that you purchase a
pumpkin pie each time you needed milk.

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

Sincerely,

Mrs. Theresa Smith
Bellingham, WA 98225-1624