

From: Suzanne Hodges, Sacramento, CA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am perplexed that the banking industry charges such high and multiple overdraft fee's on accounts. If the account is low on funds, how does gouging the consumer with outrageous fee's help?

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

Sincerely,

Ms. Suzanne Hodges
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