

From: Elizabeth F. Holloway, Palm Beach Gardens, FL

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time that banks are regulated FOR the customer and not for THEIR benefit. Banks need to be required to get the customer's permission for charging any fees for any type of protection, overdraft or otherwise.

The government has also given banks too long to extend the time of payment from the receipt of the a credit card bill until it is due without additional charges.

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

Sincerely,

Mrs. Elizabeth Holloway
Palm Beach Gardens, FL 33418-3859