

From: Mrs. Clare Lasecki
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am very quick to read the fine print each time my banks send me new or revised ways of making transactions. My son, however, doesn't always take this time as he goes to college. There have been charges to his account for this reason. Thank heaven for the wonder people that work at banks and know us personally. I have been called and reminded about procedures and because I am considered a primary customer, have had fees removed. I wish everyone would be so informed.

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

Sincerely,

Mrs. Clare Lasecki