

From: Ms. Kelly Ireland  
Subject: Electronic Fund Transfers

---

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

It seems only logical that banks should allow customers to chose the type of transactions that trigger fees, please create regulation that will prevent banks from charging overdraft fees that customers didn't sign up for.

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

Sincerely,

Ms. Kelly Ireland