From: Jessica Keshock

Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is the first I have heard that you might be protecting us. My father works at my bank and often tells me to challenge these outrageous fees. The time and hassle almost make it not worth bothering with. I have tried and tried to get it off my account. Never works. Still have it. Get it off there please.

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

Sincerely,

Mrs. Jessica Keshock