

From: Rosanne Bono, Tryon, NC
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are adding more insult to the injury of my losing my job last year. In my struggle to cover my bills every month (which is a losing battle), the occasional overdraft fees have severely cut into my meager unemployment income. For instance, I have been charged \$35 each for \$2.50 and \$5.00 overdraft amounts! This is consumer rape!

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

Sincerely,

Ms. Rosanne Bono
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