

From: Bridget Barger, Laurel Springs, NJ

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

We can't even afford to put food on the table, let alone pay these fees. They will charge 35 dollars even if you've only gone over by \$5, believe me I know. We couldn't buy enough food after paying that fee.

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

Sincerely,

Mrs. bridget barger
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