

From: Anita Carter, Los Altos, CA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I recently had an overdraft situation. I was charged for all the checks processed on that day. Only one of the checks caused the overdraft. The merchant was not to cash the check for 3 more days. The total came to \$120.

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

Sincerely,

Mrs. Anita Carter
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