

From: Christine Lorentz
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have paid numerous overdraft fees from my bank when I was overdrawn and didn't know it, and my debit transaction went through. I never signed up for this "service" or accepted the accompanying fees. Isn't it time that something was done to make the entire banking system, and especially the practice of overdraft services, more equitable and fair?

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

Sincerely,

Mrs. Christine Lorentz