

From: Mariangela Catalano, Temple, TX

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Its about time the fed gov did something about the outrageous fees and practices of banks.

Some people spend their entire paychecks paying off overdraft fees. You have to "understand" each banks accounting method to figure out if and when you will be charged, too much work.

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

Sincerely,

Ms. mariangela catalano
PO Box 2682
Temple, TX 76503-2682