

From: Maureen Pricci, New York, NY

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

One day there was \$500 more listed as available cash in my account which I did not ask for. I did not have control over my own account. This was forced on me and I do not like the banks having the right to do this. Now I have to be careful to make sure I know what money is mine in the account and what is the overdraft.

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

Sincerely,

Ms. Maureen Pricci  
New York, NY 10009-1323