

From: Heidi McCarthy, Prescott Valley, AZ

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The current overdraft fee structure at most banks is nothing short of usury. It is time that we are told prior to the application of the fee that we are in an overdraft situation. With the power of computers today - this should not be technologically challenging.

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

Sincerely,

Mrs. Heidi McCarthy
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