

From: Regina Cofer  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

To whom it may concerned:

In the past I've incurred unwanted overdraft service which I didnt not sign up for. If/When I've made a mistake with my account I would prefer that no further trasactions be processed on that account. I would hope that banks be required to get permission first before covering ATM and debit transactions and also that they stop charging fees for an overdraft service that I didnt sign up for. Customers deserved the right to choose the type of transactions that will trigger any additional fees on their own account.

Thanks,

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

Sincerely,

Mrs. Regina Cofer