

From: Rebecca Hoog, Fairfax, VA  
Subject: Electronic Fund Transfers

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Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am writing to express my strong support for making overdraft fees opt-in. I have only overdrawn my account once in my life, but I ended up with \$60 in fees rather than simply having my debit card denied. I

would much rather have dealt with a tiny bit of embarrassment at having my card denied than lose \$60, and I'm positive that there are many other people who feel the same way

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

Sincerely,

Miss Rebecca Hoog  
Fairfax, VA 22032-3128