From: Danielle Pearson, Napavine, WA

Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

All these added fee"s are getting to be so much it is becoming more of a disadvantage than an advantage to put ones money in the bank!

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

Sincerely,

Mrs. Danielle Pearson Napavine, WA 98532