

From: Ana Houghton, Saint Paul, MN

Subject: Electronic Fund Transfers

Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been the victim of the abuse of overdraft fees and complained to the banking customer service many times to no avail. The practice of charging overdraft fees has been unregulated and is unethical. Something has to be done to change things. Banks are just businesses trying to make money and they are very successful with their overdraft fees.

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

Sincerely,

Mrs. Ana Houghton
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