

From: Joy Flinchum
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am writing to request that my credit union asks my permission before they cover ATM and debit transactions. I want to be the one in control of my money.

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

Sincerely,

Mrs. Joy Flinchum