

From: Ms. Margarita Cisne, Homestead, FL
Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think that the fees being charged are way too high. Sometimes one even have to pay that charge even if one goes over by \$1 or \$2 dollars even cents. And the hike, some time ago went from \$29 to \$35. People are struggling as it is and this kind of situation with the banks make it worse for people who have little income.

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

Sincerely,

Ms. Margarita Cisne
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