From: Hayley M. Couch, Gainsville, GA

Subject: Electronic Fund Transfers

## Comments:

Date: Mar 04, 2009

**Regulation E - Electronic Fund Transfers** Proposal: Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Hayley M. Couch Affiliation: Category of Affiliation: Educational Address: City: Gainsville State: GA Country: UNITED STATES 30506 Zip: PostalCode:

## Comments:

Obviously the banks are looking for their interest, not the consumers. They use our money and then they charge us this ridicolous fees. The senators and congressman that represent us, supposed to watch for our interest, not the banks. The banks already have our money and you had our votes, until the next elections. Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.