

From: Philip Larson, SC
Subject: Electronic Fund Transfers

Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

I agree that banks are operating to maximize their profits; similarly, I should be able to maximize my own profits. Therefore:

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

Sincerely,

Mr. Philip Larson
SC 29607-1634