

From: Len Sacchetti
Subject: Electronic Fund Transfers

Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

Hello...

If I realized that I had the choice, I would have opted out of the service. There needs to be an investigation of how banks handle/charge fees to fool/scam customers.

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

Sincerely,

Mr. Len Sacchetti
NJ