

From: Matthew Zell
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am very unhappy with the overdraft policies that it appears all credit card companies have colluded to impose on their credit card 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. Matthew Zell