

From: Dennis Haynes
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please knock off the overdraft protection addition to bank balances and lower the amount of overdraft fee. It doesn't cost banks anywhere near that in manpower to process since the computer does it all. It is an extra hardship on anyone that has fallen on hardtimes and I think it should be abolished.

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

Sincerely,

Mr. Dennis Haynes