

From: Chris Hennessey, Phoenix, AZ

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks have been screwing us now for years and we are ALL sick of it!!! Look at what they have done to this country and we are still letting them get away with this type of thing?

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

Sincerely,

Mr. Chris Hennessey
Phoenix, AZ 85044-1102