

From: Leon Chojnacki, Richardson, TX

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

For Us this is a problem related to consolidation in the banking industry. Less choice means less competition. Less competition means fewer offerings - and fewer choices for customers.

At the very least it would be a miracle if banks offered cafeteria pricing so that customers could pick from some combination - a mix of products and interest rates and fees that we could allow banks a profit - and customers choices.

Isn't that all anyone wants - choices?

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

Sincerely,

Mr. Leon Chojnacki
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