

From: John Pence, Groveland, FL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The bank asked me if I wanted this kind of protection. I said no. Then they forced it anyway several weeks later. This is just a way for them to transfer late fees from one entity to another. I think the consumer should have a choice.

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

Sincerely,

Mr. John Pence
Groveland, FL 34736-8851