

From: Brett Hughes, Oldsmar, FL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was charged 375 dollar in overdraft fees because the CREDIT UNION put a hold on my depsoit and didn't tell me about it until after they had alresy charged me

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

Sincerely,

Mr. Brett Hughes
Oldsmar, FL 34677-4657