

From: Brian Kane, Delray Beach, FL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please consider protecting the consumer from what can only be called greed. Greed catches up to the greedy, but it is the consumer who really ends up getting hurt. Keep more money in the pockets of the people and maybe the economy would be doing better.

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

Sincerely,

Mr. Brian Kane
Delray Beach, FL 33445-5762