

From: Kevin Ireland, Haverhill, MA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

We help bail out banks with our tax dollars and they are still sticking their hands in my pocket for every fee and charge they can collect. When is it going to stop? When is enough to much? Please help us all save some money and get this economy back on track. The more in my pocket the more I have to spend, a very simple concept.

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

Sincerely,

Mr. Kevin Ireland
Haverhill, MA 01830-2010