

From: Dean Spoehr, Menasha, WI

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

As we move forward in these difficult times the consumer has to be protected as much if not more than the banks and companies that we as taxpayers are extending help to.

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

Sincerely,

Mr. Dean Spoehr
Menasha, WI 54952-1651