

From: Rob Das, Lafayette Hill, PA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

We're bailing out the banks. Let's have a bit of payback in NOT getting ripped off at the ATM. And DON'T ALLOW banks to subtract the highest check first so all the other bounce. Make them start with the LOWEST checks first, in order. Let's have some FAIRNESS.

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

Sincerely,

Mr. Rob Das
Lafayette Hill, PA 19444-1005