

From: Matthew Livezey, Auburn, WA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been very responsible with my personal finances. Seeing the banks have the ability to hold my deposits and entice me with saying they've credited my account when they haven't is dishonest and wrong. It should NOT be allowed.

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

Thanks,
Matt Livezey

Sincerely,

Mr. Matthew Livezey
Auburn, WA 98001-1427