

From: David Daniels-Lee, Ocean Shores, WA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My local bank offers overdraft protection but makes you jump through more hoops than applying for a house loan just to get that protection. This should be much, much simpler.

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

Sincerely,

Mr. David Daniels-Lee
Ocean Shores, WA 98569-1027