

From: Michael Conklin, Portland, OR

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think banks should be treated like public utilities when it comes to the fees they charge for something like a mistaken overdraft. Is there no limit to what they can do and charge? There must be some way we can hold their collectively noses to the grind stone. They certainly have the ability to take whatever they need and want from us.

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

Sincerely,

Mr. Michael Conklin
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