

From: Robert Bruner Jr, Hermitage, TN

Subject: Electronic Fund Transfers

Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am sure it obvious that many people can not or do not understand the fine print. Usually it is written in legaleze and you have to have a Doctor degree (a JD at least) to understand what is being said. I'm certain that these documents are written to obfuscate any understanding by us mere mortals. My Wife has a Masters degree and even she has a great deal of trouble decifering what is being said. I'm sure that is what (they) hope for. Please try to improve on size of message and make it intelligible to us poor miscreants.

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

Sincerely,

Mr. Robert Bruner Jr
Hermitage, TN 37076-3124