

From: John Shaw, Blairsville, PA
Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it is a shame how the Federal Govt. is letting lending institutions rip off people when they know alot of it cannot be helped. Direct deposit doesn't get registered on time or bills on direct withdrawl come out earlier than set up.

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

Sincerely,

Mr. John Shaw
Blairsville, PA 15717-7710